THE SOCIAL PLANNING and RESEARCH COUNCIL of Hamilton and District

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AN EXAMINATION OF UNATTACHED WOMEN, OVER 40 RECEIVING GENERAL WELFARE ASSISTANCE IN HAMILTON-WENTWORTH

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An Examination of Unattached Women, Over 40 Receiving General Welfare Assistance in Hamilton-Wentworth

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I think this (questionnaire) is a waste of time because no matter what happens, no one will ever be helped. There may or may not be talk, but talk is cheap. It will not get any one a good job, good food, decent clothes or a good decent affordable place to live ... I have worked hard all my life. I miss it. I don't like Welfare. I get insulted and some places won't even take me because they think I'm a bum, because I'm on Welfare. No, I'm not lazy or stupid, but I sure as shooting get mad, fed up and frustrated. There are a lot of people who think and feel just like me. I hope in time to come, you will remember this questionnaire and what happened and then, maybe, you will thank God, that you are not one of us.

- survey respondent

EXECUTIVE SUMMARY

Unattached women over 40 constitute eleven percent of all Regional General Welfare recipients and nearly one third of all female recipients. Over 90% have been previously married and over 93% live in the city of Hamilton. Seventy percent of unattached women over 40 in receipt of General Welfare Assistance (G.W.A) have been labelled "unemployable", though many are socially rather than physically so.

Many unattached women join the G.W.A. caseload after their children leave home and they no longer qualify for Family Benefits Assistance (F.B.A.). Single women receive a 36% lower allowance on G.W.A. than they received on F.B.A.. When they reach 55, (or are classified too ill to work but not sick enough for permanent disability) they receive a $7.00/month increase. At age 60 all women are transferred back onto the Family Benefits caseload at a slightly greater rate than before. In five more years, these women become eligible for Health and Welfare Canada Programmes and will again, after applying, receive a monetary increase in their allowance level. Nevertheless, all three programmes, especially G.W.A., provide incomes significantly below even the most conservative national measure of poverty.

Women who receive F.B.A. can earn $75.00 per month while G.W.A. recipients can earn $50.00 per month before money is deducted from their allowances. This is despite the fact G.W.A. recipients receive 36% less per month than their unattached F.B.A. counterparts. As well, while women are in receipt of social assistance they accrue no pension credits. Thus, when they turn 65 they receive the least amount of pension provided.

No support programme, of any type, currently exists in Hamilton-Wentworth for unattached female G.W.A. recipients over 40. There is but one programme for women aged 40 - 60 in the Region, it being provided by East Regional Mental Health Services.

One hundred and ninety six unattached female G.W.A. recipients, over 40 replied to a self-administered mailed questionnaire (56.6%

response rate). Though 45% of respondents had less than a Grade 9 education and only 16% had completed high school, 85% had previously worked for pay. Only 4% reported not being interested in working.

The service most respondents wanted information about was affordable housing. Thirty percent wanted to join a group and become involved in activities they could not engage in because of either a lack of money or poor health. Over one half of the women reported their health as poor while one third claimed their health had deteriorated since receiving G.W.A..

Only one quarter of respondents had contact with social service agencies other than Regional Social Services. The majority of those contacts were with either the Ministry of Community and Social Services or the Canada Employment Commission. Despite adequate contact with their workers, little information exchange was reported as occuring between Regional Social Service workers and clients. Over 70% of the unattached women over 40 wanted either more information or more assistance from their workers.

These findings have led to the following recommendations:

SUMMARY OF RECOMMENDATIONS

1. THE PROVINCIAL GOVERNMENT IN CONJUNCTION WITH THE FEDERAL GOVERNMENT INTRODUCE A SINGLE INTEGRATED AND ADMINISTERED INCOME SECURITY PROGRAMME FOR ALL SOCIAL BENEFIT RECIPIENTS WITH BENEFIT LEVELS BASED UPON INCOME ADEQUACY GUIDELINES AND TIED TO THE CONSUMER PRICE INDEX.
2. THE FEDERAL AND PROVINCIAL GOVERNMENTS AMEND THE CANADA PENSION PLAN TO ALLOW PERSONS WHO WORK IN THE HOME BUT DO NOT RECEIVE FINANCIAL REMUNERATION TO ALSO ACCRUE PENSION CREDITS.
3. AN INCREASED AND UNIFORM LEVEL OF ALLOWABLE EARNINGS FOR SOCIAL ASSISTANCE RECIPIENTS BE ESTABLISHED AT LEVELS SUFFICIENT TO ENCOURAGE EMPLOYMENT.

4a) THE MINISTRY OF COMMUNITY AND SOCIAL SERVICES INCREASE THE BENEFIT LEVEL OF "EMPLOYABLE" G.W.A. RECIPIENTS TO MATCH THOSE PROVIDED TO "UNEMPLOYABLES".

and also that:

b) THE SOCIAL SERVICES DEPARTMENT OF THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH PROVIDE APPROPRIATE AND ENHANCED COUNSELLING AND SUPPORT TO ALL BENEFIT RECIPIENTS REGARDLESS OF THEIR EMPLOYABILITY STATUS.

5. THE GOVERNMENT OF ONTARIO ALLOW ALL SINGLES ACCESS TO PROVINCIALLY SUBSIDIZED HOUSING UNITS.
6. GIVEN AN APPROPRIATE REVIEW MECHANISM, THE MINISTRY OF COMMUNITY AND SOCIAL SERVICES ALTER ITS SHELTER SUBSIDY PROGRAMME TO PROVIDE SUBSIDIES REFLECTING ACTUAL SHELTER COSTS AS THE MAJORITY OF PROVINCIAL AND TERRITORIAL PROGRAMMES ALREADY DO.

7. INCREASED EMPHASIS BE PLACED UPON PROVIDING INFORMATION, ACTING AS A NETWORKING RESOURCE AND DIRECTLY ASSISTING CLIENTS BY REGIONAL SOCIAL SERVICES' FIELD WORKERS. IN CONJUNCTION, SUPERVISORS SHOULD ENCOURAGE INCREASED CONTACTS INVOLVING THE ABOVE ACTIVITIES AND STAFFING SHOULD BE INCREASED TO PROVIDE THE ABOVE SERVICES TO CLIENTS.

8a) REGIONAL SOCIAL SERVICES IN CONJUNCTION WITH THE MINISTRY OF COMMUNITY AND SOCIAL SERVICES DEVELOP EMPLOYMENT STRATEGIES/PROGRAMMES (INCLUDING PERSONAL AND EMPLOYMENT COUNSELLING, SOCIAL WORK INTERVENTION, AND JOB PLACEMENT) TO ENABLE G.W.A. RECIPIENTS ABLE TO WORK TO DO SO.

and also that:

b) THE PROVINCIAL AND MUNICIPAL LEVELS OF GOVERNMENT EXPLORE THE POSSIBILITY OF PROVIDING NOT ONLY FINANCIAL MAINTENANCE BUT ALSO SUPPLEMENTARY SERVICES (RECREATIONAL PROGRAMMES, COMMUNITY INVOLVEMENTS) TO G.W.A. RECIPIENTS UNABLE TO WORK.

9a) THE SOCIAL SERVICES DEPARTMENT OF THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH INITIATE DEVELOPMENT OF A GROUP FOR OLDER UNATTACHED FEMALE G.W.A. RECIPIENTS.

and also that:

b) THE SOCIAL SERVICEES DEPARTMENT OF THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH PROVIDE BOTH INFORMATION ABOUT EXISTING ORGANIZATIONS AND FINANCIAL ASSISTANCE TO WOMEN TO ALLOW ACCESSIBILITY TO THEM.

10. PRINTED INFORMATION REGARDING COMMUNITY AND HEALTH SERVICES, EDUCATION AND EMPLOYMENT OPPORTUNITIES AND SOCIAL AGENCIES BE PROVIDED BY THE REGIONAL SOCIAL SERVICES DEPARTMENT FOR USE BY BOTH WORKERS AND UNATTACHED WOMEN OVER 40.

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INTRODUCTION

> I sincerely feel keeping one's self-esteem is the most difficult part of receiving social services.
>
> - survey respondent

Poverty is a day-to-day reality of social benefit recipients in Hamilton-Wentworth and across Canada. Statistics Canada has documented the increasing number of unattached individuals living in poverty across the country. In 1983, 40.3 % of all singles lived in poverty while almost half of all unattached women were classified as poor./1

However, the grouping of unattached women is not a homogenous category. It includes not only women who have never married but also separated, divorced and widowed women. The group includes women who have never raised children and those who have spent their lifetimes as mothers and homemakers.

This report focuses on a group who has previously not been studied: unattached women over the age of 40 living in Hamilton-Wentworth who receive General Welfare Assistance as their primary source of income. The group was compared to unattached women under 40 receiving General Welfare Assistance in Hamilton-Wentworth to examine differences and similarities in their demographic patterns. The three primary social assistance programmes unattached women utilize, General Welfare Assistance, Family Benefits Assistance and Health and Welfare Canada programmes, were also examined. Social service agencies across the Region were contacted to discover the types of programmes they offered to this group of women and to learn the extent to which the group utilizes agency services.

A detailed questionnaire was mailed to a sample of the study group asking them about themselves, their education level and needs, employment history, utilization of social services, social activities and contacts, health, and relationship with their workers from Regional Social Services, as well as their personal perceptions. An

impressive response and out pouring of information was received. Recommendations based upon survey answers and the information garnered from local social service providers follow the discussion of the women's responses . The report concludes by listing the comments the women, themselves, had about the study, the welfare system and their lives.

/1 "Family Poverty in Ontario up 24% in 1980's, Federal Study Shows", The Hamilton Spectator, January 9, 1986.

DEMOGRAPHICS

In October, 1985, there were 2,317 unattached women receiving General Welfare Assistance across Hamilton-Wentworth. Of those, 725 (31.3% of unattached female recipients; 10.9% of all recipients) were forty years of age or older (Table A-1, A-2a, A-2b and Chart A-1).

Of the 40+ group, 656 (90.5%) had been married, 279 (38.5%) divorced, 262 (36.1%) separated and 115 (15.9%) widowed (Table 1.1). Forty-six members of this group had dependent children fifteen years of age or less while 60 had dependent children sixteen or older (Table A-3a).

Regional Social Services has classified 525 (72.4%) of the 40+ group as unemployable (Table 1.2) /1. Reasons for leaving their last position included - 142 (41.6%) laid-off, 99 (29.0%) quit and 63 (18.5%) due to sickness (Table 1.3).

Only 52 (7.2%) unattached women over 40 in the Region lived outside Hamilton (Table A-5). The majority of the women rented accommodations [588 (81.1%)] with few boarding [48 (6.6%)], lodging [5 (0.7%)] or living in a hostel [3 (0.4%)] (Table 1.4). Eight (1.1%) members of this group took in boarders for additional income (Table A-7).

Unattached women under 40 years of age differ from the older group across several demographic variables. There were over twice as many younger unattached G.W.A. recipients (1,592) in Ocotber 1985 than older (725) (Table A-2a, A-2b, and Chart A-1). The majority of the younger group had never married [827 (52.0%)] though 117 (7.3%) were

/1 Unemployable Person - "a person who is unable to engage in renumerative employment by reasons of physical or mental disability."

Source: General Welfare Assistance Regulations
Section 1 Sub-Section (1) (Q)

divorced and nine (0.6%) widowed (Table 1.1). Within the younger grouping, 476 (29.9%) had dependent children nine years old or younger, 126 (7.9%) had dependent children aged 10 - 15 while 42 (2.6%) women had dependent children sixteen or older (Table A-3b).

A lower percentage of the younger group was classified as unemployable (Table 1.2). Table 1.3 indicates 409 (44.6%) of the younger group lost their last job because of a lay-off, while 340 (37.0%) quit, 79 (8.6%) were fired and 78 (8.5%) left due to sickness.

Over one thousand unattached female G.W.A. recipients under 40 rented their accommodation, however, this was still a lower percentage than the older group. As well, 436 (27.4%) were boarding and only 38 (2.4%) owned their own home (Table 1.4). Two (0.1%) of 1,592 of the younger group took in boarders (Table A-6). On average younger unattached recipients had fewer rooms in their residence than older recipients (Table A-7), though on average, they received a greater shelter subsidy. However, since shelter subsidies are determined partially by the number of dependents, the younger group would receive a higher rate because of having a greater number of children living with them (Tables A-8 and A-3).

Summary

Differences between older and younger unattached female General Welfare Assistance recipients do exist, other than age. There are fewer older recipients. A larger proportion of the older group has been married, though less have dependent children still living with them. More of the older group have been classified as unemployable. Nearly twenty percent of older recipients who had worked prior to receiving general welfare assistance left their last position because of sickness. The majority of both groups live within Hamilton with less than ten percent living throughout the remainder of the Region. Only a small number of the 40+ group does not live in either their own home or rented accommodations and while a lower percentage of the younger group either rents or owns, they receive, on average, a higher shelter subsidy.

TABLE 1.1: UNATTACHED FEMALE G.W.A RECIPIENTS - MARITAL STATUS

Status	1925-1945 Frequency	%	1946-1969 Frequency	%
Single	69	9.5	827	52.0
Separated	262	36.1	639	40.1
Divorced	279	38.5	117	7.3
Widowed	115	15.9	9	0.6
Total	725	100.0	1,592	100.0

TABLE 1.2: UNATTACHED FEMALE G.W.A RECIPIENTS - EMPLOYABILITY STATUS

Category	1925-1945 Frequency	%	1946-1969 Frequency	%
Employable	113	15.6	525	33.0
Partially Employable	87	12.0	79	5.0
Unemployable	525	72.4	988	62.0
Total	725	100.0	1,592	100.0

TABLE 1.3: UNATTACHED FEMALE G.W.A RECIPIENTS - REASON FOR LEAVING LAST POSITION

Reason	1925-1945 Frequency (% of sub-total)	%	1946-1969 Frequency (% of sub-total)	%
Fired	30 (8.8)	4.1	79 (8.6)	5.0
Lay-Off	142 (41.6)	19.6	409 (44.6)	25.7
Plant Closure	7 (2.1)	1.0	12 (1.3)	0.8
Quit	99 (29.0)	13.7	340 (37.0)	21.3
Sickness	63 (18.5)	8.7	78 (8.5)	4.9
Sub-Total	341 (100.0)	47.0	918 (100.0)	57.7
Not Applicable	384 (100.0)	52.0	674	42.3
Total	725	100.0	1,592	100.0

TABLE 1.4: UNATTACHED FEMALE G.W.A RECIPIENTS - HOUSING ARRANGEMENTS

Housing Arrangement	1925-1945 Frequency	%	1946-1969 Frequency	%
Boarding	48	6.6	436	27.4
Hostel	3	0.4	7	0.4
Lodger	5	0.7	15	0.9
Own Home	81	11.2	38	2.4
Rent (Apt/House)	588	81.1	1096	68.8
Total	725	100.0	1592	100.0

POLICY

Both federal and provincial legislation provide income security for unattached women over the age of forty. The following discussion of social policy impacting upon this group examines General Welfare Assistance, Family Benefits Assistance and Health and Welfare Canada programmes.

1. General Welfare Assistance

Unattached women over 40 eligible for general welfare assistance receive both monetary and non-monetary benefits. Monetary benefit levels depend upon employability status and accommodation type.

According to the General Welfare Assistance Act, the definition of an unemployable individual is "a person who is unable to engage in remunerative employment by reason of physical or mental disability."/1 In practice the interpretation of a recipient's employability status is not as clear as the definition implies. Ambiguity in the interpretation of the definition holds many connotations for welfare recipients.

According to welfare policy, "employables" are characterized as those recipients free of any serious disability or health problem. Generally, "employables" have some work experience or interest in finding employment. Recipients categorized as "unemployable" often have minor health problems or disabilities. These circumstances combined with a lack of skill, experience, or education drastically reduce the recipient's chances of competing in the employment market. Thus, "unemployables" are not necessarily physically unemployable but rather, socially unemployable.

/1 General Welfare Assistance Regulations
Section 1 Sub-section (1) (Q)

Employability status is a key factor for determining monetary benefits received under all accommodation categories, except for lodging homes and hostels (Table 3.1). The minimum allowance for an employable recipient boarding with relatives is $243.00* per month. An unemployable recipient living under the same conditions would receive $250.00 per month. An employable recipient boarding in a profit situation receives $268.00, while an unemployable in a similar situation receives $275.00 per month. Employable recipients that rent, own, or room receive $368.00, while unemployables in the same category receive $375.00 per month. Thus, there is a $7.00 difference in benefit levels across all accommodations categories dependent upon the employability status of the recipient.

A number of local hostels and lodging homes are subsidized by Regional Social Services. Recipients living in those accommodations receive $77.00 per month as a living allowance. Regional Social Services directly pays hostel and lodging home owners for recipient's accommodations.

All individuals eligible for General Welfare Assistance also receive non-monetary benefits. All recipients receive subsidized health care under the Ontario Health Insurance Plan (O.H.I.P.) and a drug benefit card. The card covers the cost of drugs prescribed by a doctor or a dentist. Emergency dental care is paid for under general welfare guidelines, as well. Those receiving general welfare also do not need to pay for surgical supplies and dressings nor for eyeglasses, hearing aids, wheelchairs, or prosthetic appliances. In essence, most basic health care costs other than routine dental care are covered.

In addition to these services, welfare policy allows for home repairs for recipients classified as unemployable who own their homes. Moving expenses are paid for recipients who are classified as unemployable. Regional Social Services covers one move every two years per recipient in the Hamilton-Wentworth area.

* All monetary values, November, 1985.

In general, recipients must be unemployed to be eligible for welfare benefits. However, single G.W.A. recipients are allowed to earn up to $50.00* per month without suffering any reduction in their monthly benefits. Seventy-five percent of earnings above $50.00 are deducted from a recipient's assistance until the maximum benefit level is reached. When the maximum level is reached an individual may be cut-off from any further assistance, both monetary and non-monetary.

To be eligible for welfare benefits, the department expects all employable recipients to be actively seeking employment. Employment opportunities and economic conditions are not taken into consideration when this requirement is evaluated. The employable recipient must be registered as unemployed at a Canada Employment Centre. A list, containing a record of approximately forty job applications must be submitted to Regional Social Services each month. Recipients not complying with mandatory requirements face the possibility of losing all benefits.

The employability categorization is of particular importance for women over 40 living on general welfare assistance. Circumstances have left many of these women with no financial security. Liberally interpreted definitions of "unemployable" reflect some of the real and mythical economic and social conditions that serve as barriers to employment for older women. Recipients 55 years of age and older do not need to be certified as mentally or physically unable to work. Instead, policy automatically categorizes these individuals as unemployable. The age 55 cut-off for employability status is one manner in which the problems of age discrimination in the employment market are dealt with, though, age discrimination is but one variable that creates employment barriers for G.W.A. recipients. A combination of health, education and skill levels provides even more significant

* A single parent is eligible for either $100.00/month plus 25% of any income above that level or $140.00/month plus 50% of income above that level to a maximum of $50.00/month, which ever allows the greater level of income.

barriers to employment, especially, for older women. The age 55 cut-off does not reflect other pertinent variables affecting recipients employability. Women, younger than 55, with limited or no education or job skills likely have as poor a chance of finding employment as a 55 year old woman with education or skills. The cut-off at 55 is an initial attempt towards creating economic equality within the welfare system for some; however, the apparent arbitrariness of the age cut-off point neglects to take into account other crucial factors.

When unattached women on social assistance reach the age of 60, they are eligible for assistance from the Ministry of Community and Social Services through the Family Benefits Act. Usually, eligible recipients are referred to Family Benfits by their Regional Social Services' worker. Welfare recipients undergo the same application procedures as new applicants to the Family Benefits programme when being transferred from General Welfare Assistance.

TABLE 3.1: SOCIAL ASSISTANCE PROGRAMMES COMPARISON BY AGE FOR UNATTACHED WOMEN OVER 40

i) Monthly Rate (income only)

Type of Accommodation	G.W.A. 40-54 (Employable)	G.W.A. 55-59+ Unemployables	F.B.A. 60-64	Federal Income Security Programmes (G.I.S. and O.A.S. only) 65+
Boarding with Relative	243.00	250.00	382.00	619.20
Boarding in Profit Situation	268.00	275.00	419.00	619.20
Renting/Own Home/ Rooming	368.00/1	375.00/1	519.00/1	619.20
Hostel/Lodge/Institution	77.00/2	77.00/2	77.00/2	619.20

/1 - Includes Maximum Shelter Subsidy of $100.00
/2 - Comfort Allowance Only

ii) Annual Amounts (income only)

Type of Accommodation	G.W.A. 40-54 (Employable)	G.W.A. 55-59+ Unemployables	F.B.A. 60-64	Federal Income Security Programmes (G.I.S. and O.A.S. only) 65+
Boarding with Relative	2,916.00	3,000.00	4,584.00	7,430.20
Boarding in Profit Situation	3,216.00	3,300.00	5,028.00	7,430.20
Renting/Own Home/ Rooming	4,416.00	4,500.00	6,228.00	7,430.20
Hostel/Lodge/Institution	924.00	924.00	924.00	7,430.20

Note: Maximum Rates: November, 1985

2. Family Benfits Assistance

Through the auspices of the Family Benefits Act, women with families and with no means of support are eligible for social assistance. As well, women between the ages of 60 and 64 without incomes qualify for benefits. Women falling into the latter category are granted a greater allowance than are members of the former group, receiving the same level of benefits as the disabled, blind and permanently unemployable receive through the provincial GAINS-D programme. However, unattached women without children who have not yet reached the age of 60 cannot qualify for Family Benefits and are dependent solely upon General Welfare Assistance, which pays a significantly lower benefit level (Table 3.1).

Under the Family Benefits Act, recipients' monthly allowances depend upon their type of accommodation. Single persons renting or living in their own homes receive a maximum of $419.00* per month for basic needs. In addition, recipients can qualify for fuel or shelter subsidies that run to a maximum of $100.00 per month. A single person boarding with relatives receives $382.00 per month, while a single recipient boarding in a profit situation receives $419.00 a month. Single recipients living in an institution receive $77.00 a month as a comfort allowance. The Ministry of Community and Social Service pays accommodation costs directly to institutions where recipients reside (Table 3.1).

All recipients qualifying for family benefits also receive a variety of non-monetary benefits similar to those of the General Welfare Assistance programme. Benefits include health insurance (O.H.I.P.), drug assistance, emergency dental care, prosthetic appliances, and surgical supplies. Again, most basic health care needs are covered. In addition to these services, some home repairs and moving expenses are covered upon Ministry approval.

* All monetary values, November, 1985.

A programme available to Family Benefits recipients but not to recipients of general welfare is W.I.N., the Work Incentive Programme. Recipients able to find either full-time or part-time employment can choose to participate in W.I.N., whose intended purpose is to encourage recipients to work while still receiving partial assistance. Recipients participating in this programme are eligible for both monetary and non-monetary benefits. Cash benefits depend upon the participants gross monthly employment earnings. Recipients participating in the W.I.N. programme are allowed to earn a maximum of $675.00 per month without losing any of their $145.00 monthly W.I.N. benefit.

For earnings between $675.00 and $965.00 per month (ceiling), 50% is deducted from the individual's supplementary benefits.

Example:	$700.00	- gross monthly employment earning
	- 675.00	- maximum W.I.N. allowance prior to deductions
	25.00	- difference
	- 12.50	- 50% W.I.N. deduction
	$12.50	- amount deducted from W.I.N. benefit
	$145.00	- maximum W.I.N. benefit
	- 12.50	- amount deducted
therefore,	132.50	- W.I.N. allowance
	+ 700.00	- employment earnings
	832.50	- total earnings
	- 519.00	- maximum F.B.A. Allowance
	$313.50	- increased gross income (60.4%)

Recipients fortunate enough to find employment and be able to participate in the W.I.N. programme continue to be entitled to all non-monetary benefits. As well, these recipients may still be entitled to a one-time-only cash payment of $250.00 once they begin working full-time.

Recipients not participating in the W.I.N. programme are entitled to earn up to $75.00 per month without suffering any reduction in their monthly benefit allowance. In addition to the earning exemption, women between the ages of 60 and 64 are allowed a monthly $45.00 work expense allowance though fifty percent of the next $100.00 they earn is deducted from their family benefits cheques.

Example 1:

(60 - 64 year old single woman receiving maximum shelter subsidy)

$519.00	- family benefits allowance and shelter subsidy
+ 75.00	- earnings from employment
+ 45.00	- work allowance from family benefits
$639.00	- gross total monthly earnings

Example 2:

(60 - 64 year old single woman receiving maximum shelter subsidy)

$150.00	- earnings per month
- 75.00	- maximum amount allowed
75.00	
x .50	- 50% of the next $100.00 is deducted
$37.50	- amount deducted
$519.00	- family benefits allowance and shelter subsidy
- 37.50	- calculated reduction in benefits
$481.50	- revised family benefits allowance & shelter subsidy
+ 150.00	- employment earnings
+ 45.00	- work allowance
$676.50	- gross total monthly earnings

(Note: The woman in Example 2 earns $75.00 more than the woman in example one but grosses only $37.50 more.)

Earnings may be averaged over a 4 month period if it is to the recipient's benefit. The $250.00 one time only cash payment may also be available to this group if full-time employment is found.

Transferring single women from general welfare to family benefits once they reach 60 years of age is a progressive step in light of the many barriers these women face in gaining independent living status. It also significantly increases their incomes. However, family benefits policy does not extend this same programme to 60 - 64 year old single men. Men must remain on general welfare as must younger unattached women.

Once an unattached woman on family benefits reaches the age of 65, she may be eligible for Health and Welfare Canada programmes. Generally, eligible recipients are referred to Health and Welfare Canada to make applications for Old Age Security, Guaranteed Income Supplement and/or Canada Pension Plan programmes.

3. Health and Welfare Canada Programmes

Health and Welfare Canada provides a number of income security programmes for unattached women once they reach 65 as well as for widowed women as young as age 35 (Table 3.2).

The basic Old Age Security programme is available to everyone 65 years or older who meets basic residency requirements. Recipients of this programme receive a base pension of $282.00* per month. Pensioners with no other sources of income may also be eligible for the Guaranteed Income Supplement programme (G.I.S.). G.I.S. is a means tested programme, with recipients receiving up to a maximum of $336.26 per month dependent upon total income.** Thus, an unattached woman over the age of 65 could receive a combined total from the two Health and Welfare Canada programmes of $619.20 per month (Table 3.2).

* All monetary values - November, 1985.

** G.I.S. Recipients are also eligible for the provincial Guaranteed Annual Income Supplement (GAINS) that provides a maximum of $83.00/month.

TABLE 3.2: SUMMARY OF HEALTH AND WELFARE PROGRAMMES FOR UNATTACHED WOMEN

Programme	Widow 35-44	Widow 45-64	Spousal Allowance 60-64 (low income)	Widow 65+ /4 Never Worked	Never Married Working Woman 65+ /4	Never Married Never Worked Woman 65+ /4
Old Age Security	-	-	-	282.94	282.94	282.94
Guaranteed Income Supplement /1	-	-	-	208.95	121.95	336.26
Canada Pension Plan	87.56- /2	87.56+ /3	554.16	261.25	435.42	-

/1 G.I.S. programme is means tested

/2 87.56 - 1/120 for every year contributor is under 45

/3 87.56 + 37.5% of maximum monthly contribution

/4 also eligible for provincial GAINS programme (maximum of $83.00/month)

Note: Maximum Amounts indicated in all cases (November, 1985)

A second income security programme available to unattached women over 65 is the Canada Pension Plan (C.P.P.). Benefits of the C.P.P. are directly related to contributions of recipients or their spouses. The base monthly amount payable is equal to 25% of the contributor's average monthly pensionable earnings to a maximum of $435.42 per month (Table 3.2).

The Survivors Benefit programme may also be available to unattached women. This programme provides a pension for the surviving spouse of a C.P.P. contributor. If the surviving spouse is 65 years of age or older, she is entitled to 60% of her deceased spouse's benefits to a maximum of $261.25. If the surviving spouse is 45 to 64 years old, she is entitled to receive a flat rate of $87.56 plus 37.5% of the retirement pension. If the surviving spouse is 35 to 44 years old and has no dependent children, she is entitled to a flat rate of $87.56 minus 1/120 for every month the deceased spouse was under the age of 45 (Table 3.2). These benefits are available to both men and women.

A new Health and Welfare programme introduced in September, 1985, pays benefits to men or women, 60 - 64 years old, whose spouse is deceased. This "Extended Spousal Allowance" differs from the current spousal allowance in that the contributing spouse need not have been receiving C.P.P. benefits at the time of their death for the surviving spouse to be eligible. The surviving spouse can receive a maximum of $554.16 per month. This programme is subject to the same type of means test as is the regular Spousal Allowance. In essence, the spousal allowance programme is for low income widows and widowers.

The implications for single older women over the age of 65 are varied under Health and Welfare programmes and policies. The first problem is that some recent immigrants will not be eligible for any Health and Welfare programme as they do not meet residency requirements. These women remain on family benefits regardless of their age. A second problem is that many older women suffer from a

sketchy work record because of family commitments and historically biased hiring and salary practices. These women will not be rewarded to the same extent that men are, as C.P.P. benefits are linked directly to contributions. A third problem with C.P.P. is that many benefits are awarded on the basis of marital status. Married individuals have the advantage of being eligible for spousal benefits while those never married cannot receive the benefits. A new pension scheme will allow for the division of C.P.P. pension credits when a marriage ends in divorce or annulment. This provision is beneficial to some older unattached women but only if the marriage broke down after January 1, 1978. C.P.P. potentially provides for a reasonable income maintenance programme for the average Canadian but unattached older women are not the average Canadian in terms of their employment histories. Therefore, older unattached women cannot hope to benefit from the C.P.P. programme to the same degree that men can and do. At best these low-income women will only benefit from O.A.S., G.I.S., and GAINS programmes.

4. Programme Comparison

The three primary income security programmes available to unattached older women have been outlined above. A comparison of the three programmes reveals some interesting disparities, as demonstrated in Tables 3.1 and 3.2 and Chart 3.1.

Taking the example of a forty-five year old divorced woman who has raised her family and been financially dependent on Family Benefits but whose children have now left home: she initially finds herself transferred to general welfare assistance for employables. She will receive $368.00 per month ($4,416.00/annum) plus non-monetary benefits from G.W.A. as long as she meets the job search requirements of the department. Unfortunately this woman might not have either the skill, education, nor the experience to find employment.

Once she reaches 55, she is deemed to be unemployable by general welfare policy. At this stage she will receive slightly higher monetary benefits of $375.00 per month ($7.00 more than the

employables) or $4,500 per year, plus continued non-monetary benefits. She will no longer be required to carry out the job search required of her over the last 15 years.

At the age of 60, this woman will be transferred back onto the family benefits caseload. She is then entitled to collect $419.00 per month ($5,028.00) plus a shelter allowance if she qualifies. She will also receive all non-monetary benefits provided by the programme.

When the woman reaches 65, she becomes eligible for O.A.S., G.I.S. and GAINS. Unless she was regularly employed prior to raising her children, she will not be eligible for C.P.P. benefits. It is equally unlikely that she will benefit from a survivors income or spousal allowance because of the length of time she has been single and/or because of her spouse's work record. She is left with the benefits of the O.A.S., G.I.S. and GAINS programmes. In combination, these will pay her $702.20 per month or a grand total of $8,426.40 per year.

This last benefit level is the highest of all the programmes discussed. It provides over $3,000 more than the women received as an "employable" through G.W.A. yet still falls nearly $1,300 under the most conservative national poverty line guideline (Chart 3.1).

Many issues can be raised from this example, the most significant being that regardless of the incresing generosity of income maintenance programmes, none are likely to bring an unattached older woman above even the most conservative estimate of poverty. Once a woman becomes dependent upon the social assistance system she is assured a lifetime of poverty with fewer and fewer opportunities to escape the older she becomes. As people age within the system, they receive more financial benefits. Resources are at a minimum during the early phases when a woman still has an opportunity to upgrade, re-train and find employment, and before she becomes accustomed to a life of poverty. Even work incentives increase, the older women become and as they are shifted from G.W.A. ($50.00/month incentives) to F.B.A. ($120.00/month incentive for women 60+).

The income security programmes discussed appear not to be needs based but, rather, policies tend to reflect values and biases existant throughout the system. This is further illustrated through the various assumptions of the programmes:

G.W.A.

i) "Employables" require less money than "unemployables" (differences in benefit amounts).

ii) Once a person reaches 55, she is no longer employable (no job search required).

iii) Though she is no longer employable at 55, she could still find other sources of income thus cannot be transferred to F.B.A. yet.

F.B.A.

i) Once a woman reaches 60, she is too old to work and deserves higher benefits (Men in the same situations do not deserve higher benefits.).

ii) Women who do work past age 60 need additional assistance than those under 60 ($75.00/month allowable earnings plus $45.00/month work allowance).

C.P.P.

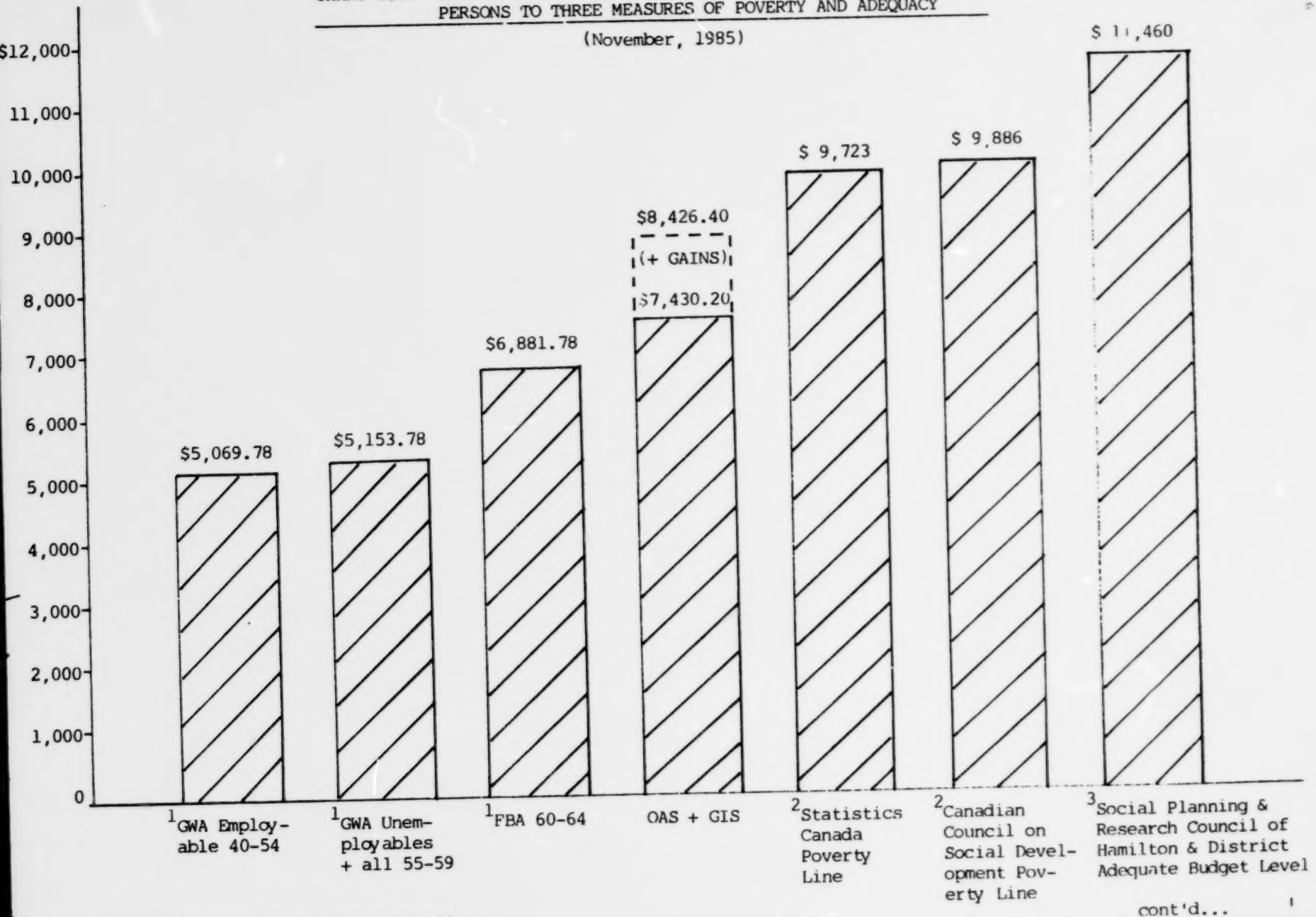
i) Married people receive additional benefits single people cannot qualify for. (Spousal Allowance and Extended Spousal Allowance and Survivors Benefits).

ii) Those that work in the paid labor force should receive more than those that work in the home. (C.P.P. benefits).

Though some of these policies were introduced to benefit recipients they have not yet created an effective, equitable income security programme that allows recipients to live in a dignified manner. Biases, contradictions and inequalities need to be eliminated, not perpetuated. The long overdue proposed provincial examination of social assistance needs to take into serious consideration the problems discussed and illustrated throughout this section that effect unattached women.

CHART 3.1: COMPARISON OF ANNUAL SOCIAL BENEFIT INCOMES FOR SINGLE PERSONS TO THREE MEASURES OF POVERTY AND ADEQUACY

(November, 1985)



(For Footnotes, please see page 22)

cont'd...

Chart 3.1 Comparison of Annual Social Benefit Incomes to Three Measures of Poverty and Adequacy cont'd

[1]Values are maximum amounts (November, 1985) for recipients in the own/rent/room categories and include maximum shelter subsidies and also a monetary estimate of non-monetary benefits ($654.78/annum). Non-monetary benefits approximated utilizing the S.P.R.C.'s Guide to Family Budgeting.

[2]For a 1 person family in a city with population between 100,000 and 499,999.

[3]For Hamilton-Wentworth

SOCIAL SERVICE PROVIDERS

Fifty of Hamilton-Wentworth's social service agencies were contacted to discover if they provided services for unattached female welfare recipients over the age of 40 (Appendix B). Table 2.1 indicates the types of services provided by the forty-three agencies that responded, and to whom.

There are currently no programmes in the Region specifically for unattached women over 40 receiving General Welfare Assistance. East Regional Mental Health Services is the only agency reporting to provide a programme targeted for women between the ages of 40 and 60. A variety of programmes for welfare recipients exist, four specifically for women - one counselling, one educational and one employment, provided by the Canadian Employment and Immigration Commission and one employment-related service available through the Job Readiness Training Programme. Appendix B-3 provides a complete listing of the agencies surveyed and the types of programmes they provide. As well, caseload totals for unattached female welfare recipient provided by the eleven agencies who keep such statistics are presented (Table B-2).

While social services are provided for this group of women by a variety of agencies, nothing has been developed especially for them or to deal with their unique problems and needs.

TABLE 4.1: TYPE AND NUMBER OF SOCIAL SERVICES PROVIDED BY AGE, GENDER AND RECEIPT OF G.W.A. (n=43)

	Counselling	Education	Emergency Food/Clothing	Employment	Housing	Legal/ Advocacy	Mental Health	Recreation
Women	11	9	4	2	3	4	4	4
Women 40-60	0	0	0	0	0	0	1	0
Women receiving G.W.A.	1	1	0	2	0	0	0	0
Women 40-60 receiving G.W.A.	0	0	0	0	0	0	0	0
Men & Women 40-60 receiving G.W.A.	1	0	1	0	0	0	1	1
G.W.A. Recipients	6	5	4	4	3	2	4	4
Other Individuals/ Groups	12	13	8	4	5	6	5	10
Total number of Agencies providing service*	21	20	11	7	7	9	8	12

* Some agencies provide different programmes for different groups therefore, stated totals vary from actual numbers.

SUMMARY OF SURVEY RESULTS

Of the 346 unattached women over 40 who received a questionnaire (Appendix C.1), 196 returned completed surveys (56.5% response rate). Following is a summary of key findings:*

- 63 (32.1%) respondents have received benefits for less than one year while 71 (36.2%) have been in receipt of benefits 3 or more years.
- 105 (53.6%) have previously been F.B.A. recipients.
- 163 (83.2%) respondents lived in Hamilton.
- 171 (87.2%) have relatives living in the Region
- 118 (60.2%) were renting their accommodation.
- 22 (11.2%) respondents have never married, 36 (18.4%) were widowed, 43 (21.9%) separated and 87 (44.4%) divorced.
- 88 (44.9%) respondents had less than a Grade 9 education while only 33 (16.8%) had completed high school.
- only 11 (5.6%) respondents were attending school or a training program though 75 (38.3%) others stated they wanted to further their education.
- major reasons for not attending school were the cost and not knowing if they could cope.
- 167 (85.2%) respondents had worked prior to receiving benefits, 27 (16.2%) during 1985.
- 4 (2.3%) women reported not being interested in working.
- major reasons for not working were poor health, the inability to find suitable work and inadequate education.
- 48 (24.5%) respondents had contact with a social agency other than Regional Social Service, primarily the Ministry of Community and Social Services and the Canada Employment Commission.

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* A complete discussion of all findings and listing of tables is presented in Appendix C.4 and C.5. Copies of the Questionnaire, follow-up letter and a discussion of the methodology can be found in Appendix C.1, C.2 and C.3.

- 155 (79.1%) women reported needing additional assistance (food, clothing, money) since receiving G.W.A. but 48 (31.0%) stated they had received none.

- the longer a woman received G.W.A. the greater the likelihood of her needing additional assistance.

- the services the women feel they need most are health, affordable housing, employment-related, dental and educational.

- 60 women (30.6%) wanted to join a group involving mutual support, recreation or hobbies and crafts.

- activities many women wished to engage in but couldn't because of poor health or lack of money were visiting families and friends, hobbies, going to school and belonging to a club.

- poor health was the major reason many respondents no longer worked.

- 79 (40.3%) women visited a doctor in the past month, 45 (23.0%) had been admitted to a hospital in 1985 while 139 (70.9%) were taking prescribed medication.

- 99 (50.5%) had seen a doctor or social worker in the past six months because of anxiety or depression.

- 103 (52.6%) reported their health as poor with 71 (36.2%) stating their health had deteriorated since they began receiving G.W.A.

- 99 (50.5%) had been visited by their field worker more than once in the past six months while 7 (3.6%) had not seen a worker in that period of time.

- areas respondents wanted more information about or help with from their Regional Social Services' workers, were affordable housing, health services, employment, personal problems and educational programmes.

- women felt more comfortable talking to a professional other than their worker though they made few contacts with social workers from other agencies.

RECOMMENDATIONS

The study's findings indicate that unattached women over 40 receiving General Welfare Assistance in Hamilton-Wentworth face many serious problems. If improvements are ever to occur, changes are required in both government policies and programmes. Both short-term and long-term intervention is required by the Region, by the Province and by the Federal Government. The recommendations that follow, dividied into policy and programme areas, detail initiatives that would greatly assist this group of women:

POLICIES

The fact that unattached women over 40 receiving General Welfare Assistance in Hamilton-Wentworth live in a significant level of poverty is not new though it remains newsworthy. The majority of problems for this group stem from a lack of an adequate income. Many women in this group spent much of their lives either working in the paid labour force or at home and, through a variety of circumstance now find themselves totally dependent upon G.W.A. as they grow older. This allowance provides them with an income 47% below the country's most conservative measure of poverty and 5[illegible]% below the income estimated to be required to live adequately in Hamilton-Wentworth. Throughout the study, when questioned why they were not engaged in activities in which they wanted to participate, why they did not have more frequent contact with family and friends, or why they did not think they could upgrade their levels of education, the response was a lack of money. Comments frequently mentioned depending upon family and friends for food and clothing, regularly going without and shoplifting in desperation.

Further to their problem of a lack of an adequate income is the switching from programme to programme. Women find themselves shifted to General Welfare Assistance (G.W.A.) caseloads from Family Benefits Assistance (F.B.A.) caseloads when their children leave home. At age 55, women have their status on G.W.A. changed from "employable" to "unemployable". Five years later they qualify for one to three Health and Welfare Canada Programmes. Regardless of which Ministry they receive benefits from, these women continue to live in poverty.

Thus, in the impending provincial government's review of Ontario's social benefits network, to eliminate the constant shifting between programmes and to provide an acceptable, humane, level of income it is recommended that:

1. THE PROVINCIAL GOVERNMENT IN CONJUNCTION WITH THE FEDERAL GOVERNMENT INTRODUCE A SINGLE INTEGRATED AND ADMINISTERED INCOME SECURITY PROGRAMME FOR ALL SOCIAL BENEFIT RECIPIENTS WITH BENEFIT LEVELS BASED UPON INCOME ADEQUACY GUIDELINES AND TIED TO THE CONSUMER PRICE INDEX.

One hundred and five (53.6%) members of the population examined, spent their younger years raising families. After their children left home, many were unable to enter or return to the paid work force for a myriad of reasons including poor health, a lack of education and lack of job skills or experience. When these women reach 65, most do not qualify for the Canada Pension Plan as they did not work for pay for an adequate length of time. Thus, their only income is provided through the Federal Old Age Security (O.A.S. - $282.94/month), Guaranteed Income Supplement (G.I.S. - $336.26/month) and provincial Guaranteed Annual Income Supplement (GAINS - $83.00/month) programmes. One purpose for the introduction of G.I.S. was to financially compensate those persons ineligible for the Canada Pension Plan. However, the combined income of the three programmes left those economically dependent upon them living in Hamilton-Wentworth in 1985, nearly $1,300 (13.3%) below the Statistics Canada Low Income Cut-Off Point and over $3,000 (26.5%) below the Regional Adequate Budget Level. Their former dependence on G.W.A. continues to haunt these women and deprive them of an adequate income as they grow older. Therefore, to overcome this discrimination prior to the implementation of a unified income security system, it is recommended that:

2. THE FEDERAL AND PROVINCIAL GOVERNMENTS AMEND THE CANADA PENSION PLAN TO ALLOW PERSONS WHO WORK IN THE HOME BUT DO NOT RECEIVE FINANCIAL REMUNERATION TO ALSO ACCRUE PENSION CREDITS.

While the eventual goal is a single integrated income security system, there remain several policy discrepancies that can be dealt with in the short-term in an incremental manner. F.B.A. recipients are allowed to earn $75.00/month before losing a portion of their benefits while G.W.A. recipients can only earn $50.00/month. Even at minimum wage levels this allows just over three hours of work per week for G.W.A. recipients before they begin losing part of their allowance. The Ministry of Community and Social Services provides the option of becoming involved in the W.I.N. (work incentive) programme for Family Benefit recipients. Through W.I.N., F.B.A. recipients can potentially, gain financial independence from social assistance. The same type of programme is not available for either short-term or long-term G.W.A. recipients. Thus, to encourage G.W.A. recipients to work while enabling them to remain eligible for benefits, it is recommended that:

3. AN INCREASED AND UNIFORM LEVEL OF ALLOWABLE EARNINGS FOR SOCIAL ASSISTANCE RECIPIENTS BE ESTABLISHED AT LEVELS SUFFICIENT TO ENCOURAGE EMPLOYMENT.

Women on G.W.A. under 55 and not sick, receive $7.00 per month less than their sicker or older counterparts. However, employables have the extra costs of clothing, transportation and other incidentals associated with regularly searching for employment. As well, the system of evaluating employability is, liberally interpreted and dependent upon individual field workers. Once labelled unemployable, recipients are virtually guaranteed never to have paid work again and to receive different amounts of support from their workers. As well, these "unemployables" are not sick enough or disabled enough for other programmes with greater benefit allowances. Thus, to eliminate the subtle financial pressure forcing some to cease looking for work and to also aid field workers, it is recommended that:

4a) THE MINISTRY OF COMMUNITY AND SOCIAL SERVICES INCREASE THE BENEFIT LEVEL OF "EMPLOYABLE" G.W.A. RECIPIENTS TO MATCH THOSE PROVIDED TO "UNEMPLOYABLES".

and also that:

b) THE SOCIAL SERVICES DEPARTMENT OF THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH PROVIDE APPROPRIATE AND ENHANCED COUNSELLING AND SUPPORT TO ALL BENEFIT RECIPIENTS REGARDLESS OF THEIR EMPLOYABILITY STATUS.

An on-going and long term problem in Hamilton-Wentworth has been affordable, quality, low-income housing. Limited amounts of subsidized family housing exists in the Region. Currently, Ontario Housing Corporation policy allows only single elderly (65 and over) or single disabled individuals access to subsidized housing units. However, survey respondents indicated their need for good quality, low-income housing. Several repondents commented upon the high cost of their accommodations and that after paying their rent they had little money left for anything else. When asked what they wanted their workers to provide, the most frequent reply was information about affordable housing. Thus, in light of these findings, it is recommended that:

5. THE GOVERNMENT OF ONTARIO ALLOW ALL SINGLES ACCESS TO PROVINCIALLY SUBSIDIZED HOUSING UNITS.

Newfoundland, Prince Edward Island, Manitoba and Northwest Territories all provide 100% shelter subsidies to their social assistance recipients. Only Quebec provides a lower shelter subsidy than the province of Ontario and only Quebec and New Brunswick have fixed spending limits. No other province or territory other than Ontario has a system of threshold amounts and only paying a percentage of housing costs above such a threshold level. By providing increased shelter subsidies or changing the method of determining shelter subsidies, more money could be paid directly to clients for food, clothing and other necessities rather than being consumed by excessive housing costs. Thus, to provide more monetary assistance directly to recipients, it is further recommended that:

6. GIVEN AN APPROPRIATE REVIEW MECHANISM, THE MINISTRY OF COMMUNITY AND SOCIAL SERVICES ALTER ITS SHELTER SUBSIDY PROGRAMME TO PROVIDE SUBSIDIES REFLECTING ACTUAL SHELTER COSTS AS THE MAJORITY OF PROVINCIAL AND TERRITORIAL PROGRAMMES ALREADY DO.

PROGRAMMES

The only contact with the social services system for three-quarters of women in the study was their worker from Regional Social Services. Though workers have regular contact with the majority of their clients, little meaningful information exchange or networking is reported to occur. This is despite over one half of respondents stating they are comfortable talking with their worker. Women want information and assistance on a wide variety of topics from affordable housing to health services to information about employment and education opportunities to help with personal problems and budgeting. Thus, it is recommended that:

7. INCREASED EMPHASIS BE PLACED UPON PROVIDING INFORMATION, ACTING AS A NETWORKING RESOURCE AND DIRECTLY ASSISTING CLIENTS BY REGIONAL SOCIAL SERVICES' FIELD WORKERS. IN CONJUNCTION, SUPERVISORS SHOULD ENCOURAGE INCREASED CONTACTS INVOLVING THE ABOVE ACTIVITIES AND STAFFING SHOULD BE INCREASED TO PROVIDE THE ABOVE SERVICES TO CLIENTS.

Only four percent of survey respondents stated they were not interested in working. Twenty-eight percent were classified employable or partially employable by Regional Social Services. Of the remaining 72% classified as unemployable, many were not working because of medical problems that limited their ability to compete for jobs. The most frequently-cited medical problems for this group included arthritis, backaches, mental health and knee and leg problems. While these are obstacles to finding employment in a competitive market, they do not completely prevent involvement in appropriately suited environments. As well, half of the survey's respondents had seen a doctor or social worker for either anxiety or depression in the six months prior to receiving the questionnaire while three quarters were taking prescribed medication. Thus, it is probable that a great majority of the people could perform quite adequately but in a less intense work environment. While a

significant increase in financial assistance will improve the plight of this group in terms of their physical needs, it will not likely have such an impact on the need for elevated feelings of self-worth and usefulness. Therefore, in conjunction with increasing levels of social assistance, it is also recommended that:

8a) REGIONAL SOCIAL SERVICES IN CONJUNCTION WITH THE MINISTRY OF COMMUNITY AND SOCIAL SERVICES DEVELOP EMPLOYMENT STRATEGIES/PROGRAMMES (INCLUDING PERSONAL AND EMPLOYMENT COUNSELLING, SOCIAL WORK INTERVENTION, AND JOB PLACEMENT) TO ENABLE G.W.A. RECIPIENTS ABLE TO WORK TO DO SO.

and also that:

b) THE PROVINCIAL AND MUNICIPAL LEVELS OF GOVERNMENT EXPLORE THE POSSIBILITY OF PROVIDING NOT ONLY FINANCIAL MAINTENANCE BUT ALSO SUPPLEMENTARY SERVICES (RECREATIONAL PROGRAMMES, COMMUNITY INVOLVEMENTS) TO G.W.A. RECIPIENTS UNABLE TO WORK.

In Hamilton-Wentworth, there are no programmes targeted for unattached G.W.A. recipients over 40 and only one for women in the 40 - 60 age group. Thirty percent of respondents want to join a group even if just for recreation or craft activities though many support forming a mutual support group. Thus, it is recommended that:

9a) THE SOCIAL SERVICES DEPARTMENT OF THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH INITIATE DEVELOPMENT OF A GROUP FOR OLDER UNATTACHED FEMALE G.W.A. RECIPIENTS.

and also that:

b) THE SOCIAL SERVICES DEPARTMENT OF THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH PROVIDE BOTH INFORMATION ABOUT EXISTING ORGANIZATIONS AND FINANCIAL ASSISTANCE TO WOMEN TO ALLOW ACCESSIBILITY TO THEM.

And to assist workers in providing more information to clients, it is further recommended that:

10. PRINTED INFORMATION REGARDING COMMUNITY AND HEALTH SERVICES, EDUCATION AND EMPLOYMENT OPPORTUNITIES AND SOCIAL AGENCIES BE PROVIDED BY THE REGIONAL SOCIAL SERVICES DEPARTMENT FOR USE BY BOTH WORKERS AND UNATTACHED WOMEN OVER 40.

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APPENDICIES

APPENDIX A

CLIENT PROFILE

Appendix A - Client Profile

Client profiles of unattached women receiving General Welfare Assistance in Hamilton-Wentworth during October, 1985, were provided by the Social Services Department of the Regional Municipality of Hamilton-Wentworth. The information was placed into two groups, one for those between the ages of 16 and 39 (younger group) the other for those from 40 - 60 years old (older group). Information was provided across eleven (11) variables as presented in Section 1 and below:

TABLE A-1: HAMILTON-WENTWORTH GENERAL WELFARE ASSISTANCE CASELOAD - OCTOBER, 1985

Employable	Male	Female	Total
Head	783	69	852
Single	1568	618	2186
Sub-Total	2351	687	3038
Unemployable			
Head	454	644	1098
Single	1302	1192	2494
Sub-Total	1756	1836	3592
Total	4107	2523	6630

TABLE A-2a: UNATTACHED FEMALE G.W.A. RECIPIENTS BORN BETWEEN 1925 AND 1945 BY YEAR OF BIRTH

Year of Birth (Age)	Frequency	% of Total
1925 (60)	8	1.1
1926 (59)	43	5.9
1927 (58)	49	6.8
1928 (57)	44	6.1
1929 (56)	43	5.9
1930 (55)	42	5.8
1931 (54)	39	5.4
1932 (53)	49	6.8
1933 (52)	26	3.6
1934 (51)	26	3.6
1935 (50)	37	5.1
1936 (49)	30	4.1
1937 (48)	33	4.6
1938 (47)	38	5.2
1939 (46)	31	4.3
1940 (45)	30	4.1
1941 (44)	33	4.6
1942 (43)	30	4.1
1943 (42)	36	5.0
1944 (41)	34	4.7
1945 (40)	24	3.3
Total 20	725	100.0

TABLE A-2b: UNATTACHED FEMALE G.W.A. RECIPIENTS BORN BETWEEN 1946 AND 1969 BY YEAR OF BIRTH

Year of Birth (Age)	Frequency	% of Total
1946 (39)	30	1.9
1947 (38)	44	2.8
1948 (37)	32	2.0
1949 (36)	37	2.3
1950 (35)	36	2.3
1951 (34)	35	2.2
1952 (33)	41	2.6
1953 (32)	30	1.9
1954 (31)	53	3.3
1955 (30)	51	3.2
1956 (29)	61	3.8
1957 (28)	50	3.1
1958 (27)	58	3.6
1959 (26)	60	3.8
1960 (25)	87	5.5
1961 (24)	82	5.2
1962 (23)	113	7.1
1963 (22)	93	5.8
1964 (21)	106	6.7
1965 (20)	107	6.7
1966 (19)	148	9.3
1967 (18)	115	7.2
1968 (17)	86	5.4
1969 (16)	36	2.3
Total 23	1,592	100.0

TABLE A-3: UNATTACHED G.W.A. RECIPIENTS: NUMBER AND AGE OF CHILDREN

a) 1925 - 1945

Number of Children	Children's Age 0 - 9 Total	%	10 - 15 Total	%	16+ Total	%
0	713	98.3	691	95.3	665	91.7
1	11	1.5	27	3.7	54	7.4
2	1	0.1	7	1.0	6	0.8
3	0	0.0	0	0.0	0	0.0
4+	0	0.0	0	0.0	0	0.0
Total with children in age group	12	1.6	34	4.7	60	8.2

b) 1946 - 1969

Number of Children	0 - 9 Total	%	10 - 15 Total	%	16+ Total	%
0	1,116	70.1	1,466	92.1	1,550	97.4
1	287	18.0	85	5.3	39	2.4
2	142	8.9	33	2.1	3	0.2
3	34	2.1	7	0.4	0	0.0
4+	13	0.8	1	0.1	0	0.0
Total with children in age group	476	29.9	126	7.9	42	2.6

TABLE A-4: UNATTACHED FEMALE G.W.A. RECIPIENTS WORK STATUS

Status	1925-1945 Frequency (% of sub-total)	%	1946-1969 Frequency (% of sub-total)	%
Full-time	337 (67.1)	46.5	920 (68.7)	57.8
Part-time	164 (32.7)	22.6	400 (29.9)	25.1
Casual/1	1 (0.2)	0.1	14 (1.0)	0.9
Other/2	- (-)	-	6 (0.4)	0.4
Sub-Total	502 (100.0)	69.2	1,340 (100.0)	84.2
Not Applicable	223	30.8	252	15.8
Total	725	100.0	1,592	100.0

/1 - day-to-day employment, usually without benefits

/2 - includes student, temporary (employed for an unspecified time period) and seasonal (work from year to year for a specified time period)

TABLE A-5: UNATTACHED FEMALE G.W.A. RECIPIENTS - LOCATION OF RESIDENCE

Location	1925-1945 Frequency	%	1946-1969 Frequency	%
Ancaster	4	0.6	7	0.4
Dundas	7	1.0	34	2.1
Flamborough	10	1.4	15	1.0
Glanbrook	5	0.7	8	0.5
Hamilton	673	92.7	1476	92.7
Stoney Creek	24	3.3	51	3.2
Outside Region	2	0.3	1	0.1
Total	725	100.0	1592	100.0

TABLE A-6: UNATTACHED FEMALE G.W.A. RECIPIENTS - NUMBER OF BOARDERS

Boarders	1925-1945 Frequency	%	1946-1969 Frequency	%
Yes	8	1.1	2	0.1
No	717	98.9	1590	99.9
Total	725	100.0	1592	100.0

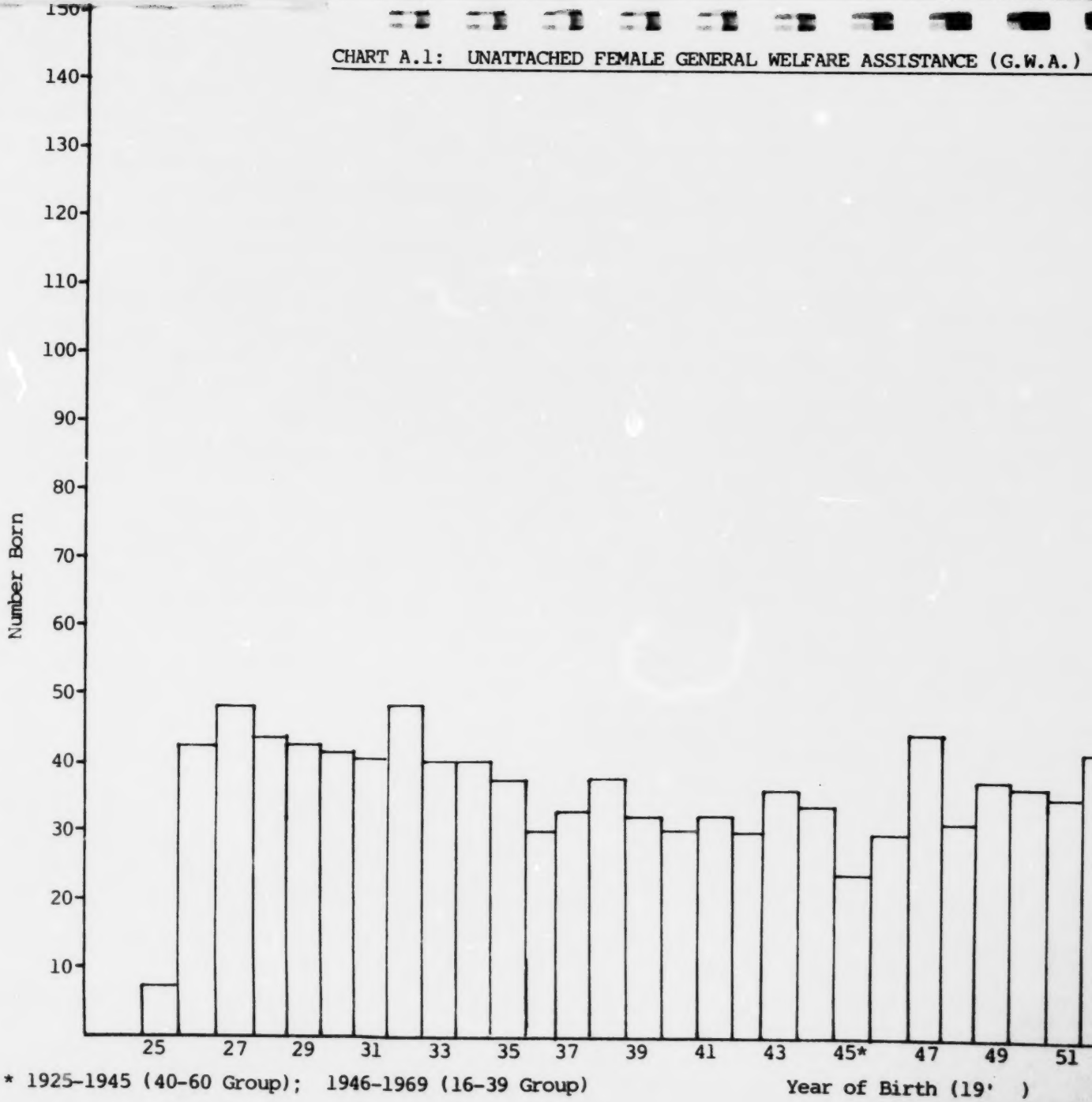
TABLE A-7: UNATTACHED FEMALE G.W.A. RECIPIENTS - NUMBER OF ROOMS IN RESIDENCE

Number of Rooms	1925-1945 Frequency	%	1946-1969 Frequency	%
1	126	17.4	655	41.1
2	53	7.3	94	5.9
3	181	25.0	279	17.5
4	153	21.1	273	17.2
5	100	13.8	137	8.6
6	73	10.1	109	6.8
7	27	3.7	39	2.5
8	4	0.6	4	0.3
9+	8	1.1	2	0.1
Total	725	100.0	1592	100.0

TABLE A-8: UNATTACHED FEMALE G.W.A RECIPIENTS - SHELTER SUBSIDIES RECEIVED

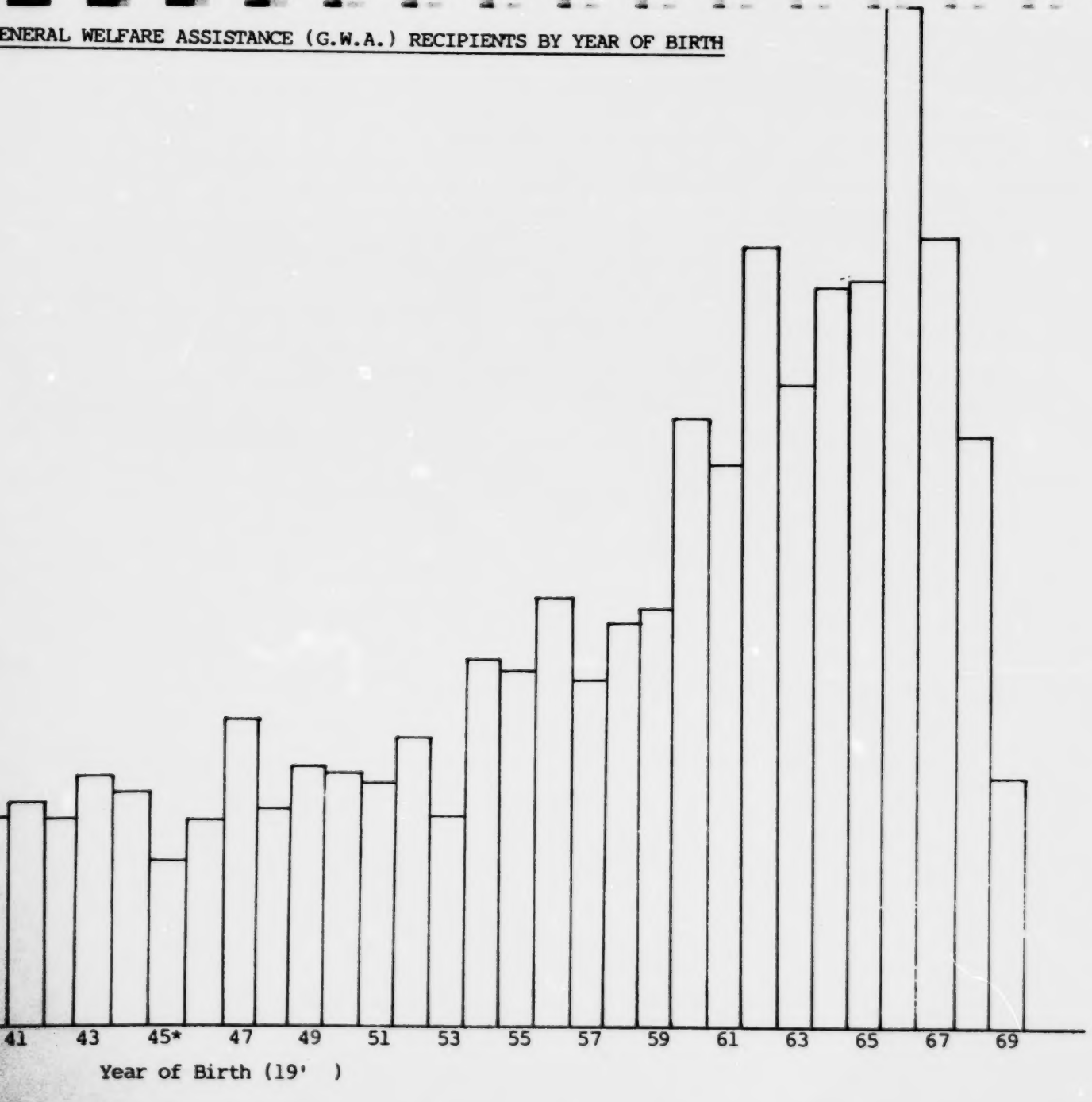
Shelter Subsidy(in $)	1925-1945 Frequency	%	1946-1969 Frequency	%
0	89	12.3	53	3.3
1 - 99	38	5.2	42	2.6
100 - 199	172	23.7	344	21.6
200 - 299	299	41.3	715	45.0
300 - 399	107	14.7	340	21.4
400 - 499	18	2.5	75	4.7
500+	2	0.3	23	1.4
Total	725	100.0	1592	100.0

CHART A.1: UNATTACHED FEMALE GENERAL WELFARE ASSISTANCE (G.W.A.)

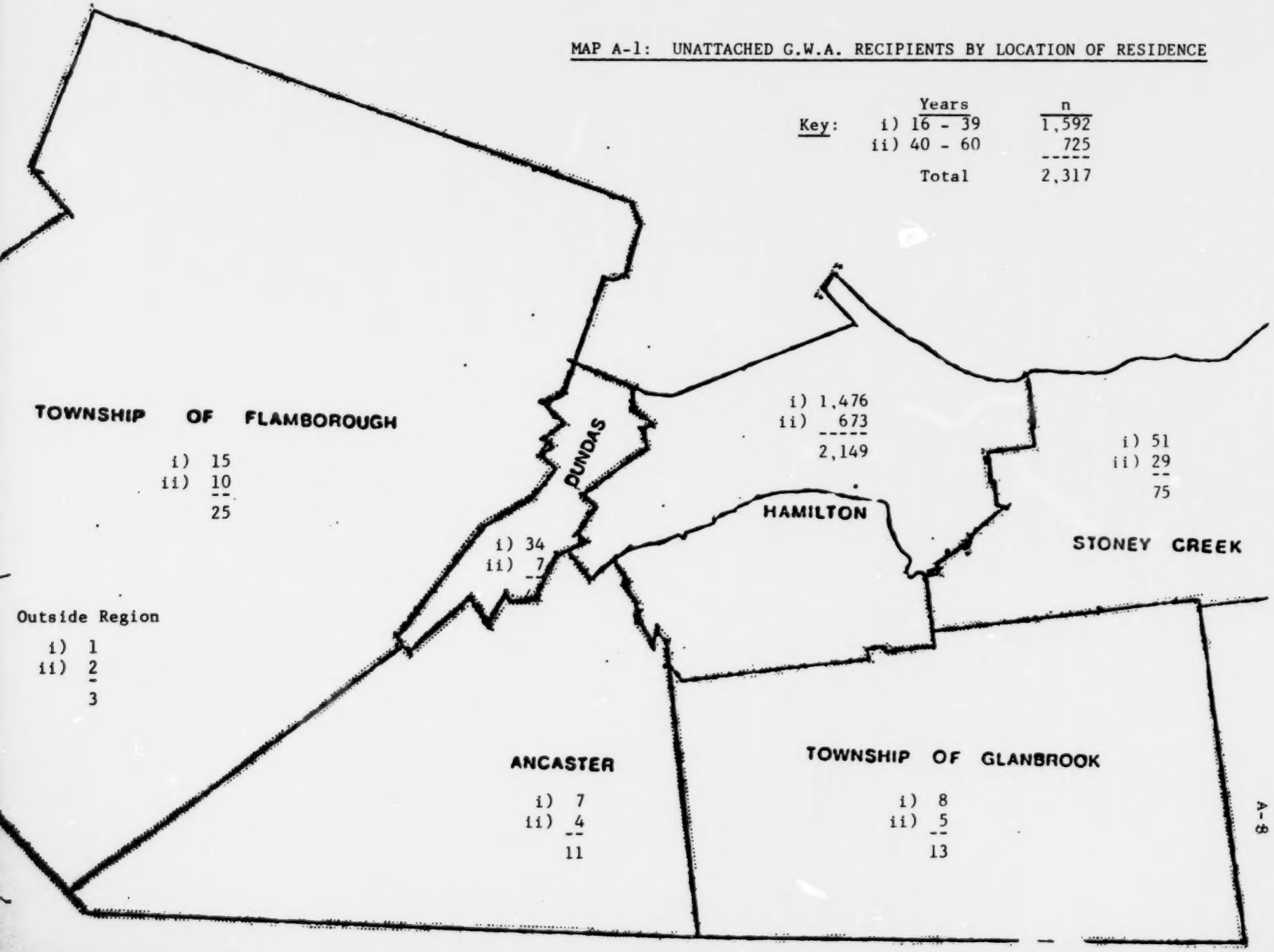


* 1925–1945 (40–60 Group); 1946–1969 (16–39 Group)

ENERAL WELFARE ASSISTANCE (G.W.A.) RECIPIENTS BY YEAR OF BIRTH



MAP A-1: UNATTACHED G.W.A. RECIPIENTS BY LOCATION OF RESIDENCE



APPENDIX B

SOCIAL SERVICE PROVIDERS

SECTION 1. INFORMATION QUESTIONNAIRE

The Social Planning & Research Council of Hamilton and District
155 James St. S., Suite 602, Hamilton, Ont. L8P 3A4 Telephone: 522-1148

October 15, 1985

Dear Sir/Madam:

The Social Planning and Research Council of Hamilton and District is currently investigating the unmet needs of single women between the ages of 40 and 60 receiving General Welfare Assistance (G.W.A.) in the Region. This research is being done in co-operation with Hamilton-Wentworth Regional Social Services. Enclosed is a very brief information questionnaire we would greatly appreciate either yourself or a member of your agency complete and return in the accompanying pre-paid envelope by Friday, November 1.

If you have any questions or require clarification, please contact either the project's research assistant, Shelley Rempel, or myself at 522-1148.

Thank you for your time and assistance, especially if we have already contacted your agency during our preliminary work.

Sincerely,

Rick Csiernik, M.S.W.,
Research Associate.

RC:sk

INFORMATION QUESTIONNAIRE

PLEASE NOTE:

Single women refers to women not married, divorced, separated or widowed.

1. AGENCY NAME:

_____

_____

2. Do you have any programmes specifically for:

	TYPE OF PROGRAMME								
	Counselling	Education	Emergency food/ clothing	Employ- ment	Housing	Legal/ advocacy	Mental Health	Recre- ation	Other (please specify)
Women	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	_____
Women 40-60	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	_____
Women on G.W.A.	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	_____
Women 40-60 on G.W.A.	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	_____
Both male and female G.W.A. recipients 40-60	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	_____
G.W.A. recipients both sexes, all ages	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	_____

3. How many single women receiving G.W.A. between the ages of 40 and 60 did your agency serve?

Year	Number	Is number ([exact] or [approximate])	Statistics unavailable	Statistics not kept
1983	_____	([ ] [ ])	[ ]	[ ]
1984	_____	([ ] [ ])	[ ]	[ ]
1985	_____	([ ] [ ])	[ ]	[ ]

THANK YOU FOR YOUR ASSISTANCE.

Please return the completed information questionnaire in the enclosed pre-paid envelope by November 1, 1985.

2. Methodology

Fifty agencies were selected from the Community Information Services' Directory of Community Services Handbook based upon their involvement with women. Each was mailed an information questionnaire (Section 1, Appendix B). Thirty-five (70.0%) questionnaires were returned by the date requested (November 1, 1985). Social agencies that did not respond were telephoned. Eight completed the questionnaire through the telephone interview raising the response rate to 86.0% (43 of 50). The remaining seven agencies (14.0%) did not return a completed questionnaire, declined to be interviewed and/or did not return numerous messages.

3. Agency Responses

TABLE B-1: AGENCIES BY TYPES OF SERVICES PROVIDED

	Counselling	Education	Emergency Food/ Clothing	Employment	Housing	Legal/Advocacy	Mental Health	Recreation
1. Adult Basic Education Project		X						
2. Alcoholics Anonymous	X							
3. Amity Goodwill Industries				X				
4. Elizabeth Bagshaw Planned Parenthood Centre	X	X						
5. Board of Education for the City of Hamilton		X						
6. Canada Employment Centre - Metro Hamilton	X	X		X				
7. Catholic Social Services	X							
8. Child and Family Centre - Chedoke-McMaster Hospitals							X	
9. Citizen Action Group				X				
10. Diocesan Office for Family Ministry		X						
11. Doors of Friendship Community School								X
12. Dundurn Community Legal Services		X				X		
13.* East Region Mental Health Service							X	
14.* Elizabeth Fry Society	X							
15.* Family Services of Hamilton-Wentworth	X							
16. First Place					X			X
17.* Good Shepherd Women's Centre			X					
18.* Hamilton and District Literacy Council		X						
19. Hamilton-Wentworth Roman Catholic Separate School Board		X						
20. Helping Hands (Regional Social Services - Support Services Division)				X				
21. Hope Haven Homes	X	X	X		X	X		X
22. Inasmuch House	X	X	X		X	X		
23.* Jewish Social Services	X		X				X	X

	Counselling	Education	Emergency Food/ Clothing	Employment	Housing	Legal/Advocacy	Mental Health	Recreation
24.* Job Readines Training Programs - Mohawk College				X				
25.* McQuesten Legal and Community Services		X				X		
26. Native Women's Centre	X	X	X			X		
27.* North Central Community School			X					X
28. Pastoral Counselling Centre (Hamilton-Wentworth)	X							
29. Psychiatric Patient Advocate Office (Hamilton Psychiatric Hospital)		X					X	
30. Recovery Inc.							X	
31.* Regional Social Services - Work Activity Project (LONAR)	X	X		X				
32. Renew Community Projects								X
33. St. Joseph's Hospital	X	X		X	X	X	X	X
34. St. Matthew's House	X		X		X	X		X
35. Salem Christian Counselling Clinic	X							
36. Salvation Army - Family Services	X	X	X					
37. Sexual Assault Centre	X	X				X		
38. Society of St. Vincent de Paul			X					
39. Telecare	X							
40. Welcome Inn	X	X	X					X
41. Wesley Centre	X		X			X		X
42. Widow to Widow	X	X			X		X	X
43.* Y.W.C.A.		X			X		X	X
Total 43	21	20	11	7	7	9	8	12

* provided caseload figures (Table B-2)

TABLE B-2: CASELOADS BY AGENCY FOR UNATTACHED WOMEN 40 - 60 YEARS OLD RECEIVING G.W.A. (1983 - 1985)

Agency	1983	1984	1985**
East Region Mental Health Service	n.a.	10	12
Elizabeth Fry Society	10*	5*	16*
Family Services (new cases)	6	2	7
Good Shepherd	20*	40*	40*
Hamilton & District Literacy Council	n.a.	n.a.	3
Jewish Social Services	n.a.	n.a.	25*
Job Readines Training Programme	30*	30*	30*
McQuesten Legal & Community Services (new cases)	n.a.	n.a.	4
North Central Community School	n.a.	30*	30*
Region Social Services (LONAR)	n.a.	2*	5*
Y.W.C.A. (residence)	24*	24*	24*

Note: n.a. - statistics not available
* - approximate number
** - caseload for January - October, 1985

APPENDIX C

SURVEY RESULTS

The Social Planning
& Research Council of Hamilton and District
155 James St. S., Suite 602, Hamilton, Ont. L8P 3A4 Telephone: 522-1148

November 1, 1985

Dear Participant:

Your help is needed in filling out this questionnaire. We are trying to help women over 40 on welfare and we need your help in understanding what your problems are and what you need. Please read and answer the questions on the following pages. When you are done, put the questionnaire in the envelope that we included and mail it. No stamps are needed but we need to have you mail your answers to us by November 15, 1985.

Your name does not go on the questionnaire anywhere. No one will know how you answered, not even your welfare worker.

My name is Shelley Rempel and I work at the Social Planning and Research Council. If you have any questions or do not understand something please call me. My phone number is 522-1148. Thank you very much for your help.

Sincerely,

S. Rempel

Shelley Rempel, B.A.
Research Assistant

SR/ce
Encl.

QUESTIONNAIRE

HOW TO ANSWER: Please answer by putting an X next to the answer you want to make. For example:

Are you on welfare now?

( ) Yes

( ) No

You would answer by putting an X through Yes.

Are you on welfare now?

(X) Yes

( ) No

If you have any questions as you do the questionnaire, please call Shelley at 522-1148 and ask. Thank you.

---

1. How long have you been on welfare?

   ( ) less than 3 months

   ( ) 3 - 6 months

   ( ) 7 - 11 months

   ( ) 1 - 2 years

   ( ) 3 - 5 years

   ( ) 6 years or more

2. Have you ever been on Mother's Allowance (Family Benefits)?

   ( ) Yes

   ( ) No (If No, please go to Question 4)

3. How long were you on Mother's Allowance (Family Benefits)?

   ( ) less than 1 year

   ( ) 1 - 4 years

   ( ) 5 - 9 years

   ( ) 10 or more years

4. Are you attending a school or training program now?

   ( ) Yes

   ( ) No (If No, please go to Question 6)

5. Where are you attending school or a training program?

_____

_____

_____

PLEASE GO TO QUESTION 8

6. Would you like to get some schooling or training?

( ) Yes

( ) No (If No, please go to Question 8)

7. What are the reasons you cannot go to school right now? (please put an X beside as many as you need)

( ) not interested

( ) money

( ) not sure I could cope

( ) transportation problems

( ) don't know where I can go to school

( ) child care problems

( ) health problems

( ) too many other things I have to do

( ) other reasons (please state) _____

_____

8. Have you ever worked full-time or part-time?

( ) Yes

( ) No (If No, please go to Question 11)

9. In what year did you last work full-time or part-time? 19___

10. What was your main reason for taking the last job you had? (please put and X beside only one)

( ) needed money

( ) to get out of the house

( ) I like to work

( ) child care became available

( ) health got better

( ) to make friends

( ) work became available

( ) other reason (please state) _____

_____

11. If you are not working what are some of the reasons (please put an "X" beside as many as you need)?

( ) cannot find work
( ) children need me at home
( ) do not have job skills
( ) not enough education
( ) not enough experience
( ) jobs not available
( ) not sure I could cope with working
( ) not interested in working
( ) do not know how to look for work
( ) health problems
( ) emotional problems
( ) other reasons (please state) _____

_____

12. Have you seen a Social Worker or a Counsellor in the last year (not including your welfare worker)?

( ) Yes
( ) No (If No, please go to Question 14)

13. What agencies (offices) did the social worker or counsellor belong to? _____

_____

14. What kind of services do you feel you need for problems that you have now? (Please put an X beside as many as you need)

( ) none
( ) employment
( ) education
( ) recreation/leisure
( ) affordable housing
( ) better quality housing
( ) health
( ) dental
( ) legal
( ) church
( ) counselling
( ) other reasons (please state) _____

_____

15. Since you have lived on welfare have you ever needed help because you did not have enough money?

( ) Yes

( ) No (If No, please go to Question 17)

16. What kind of help did you get? (please put an X beside as many as you got)

( ) none

( ) food

( ) clothing

( ) shelter

( ) money

( ) other (please state) _____

_____

17. Do you have any family living in the Hamilton area?

( ) Yes

( ) No

18. When did you last speak to someone in your family not living with you?

( ) this week (please go to Question 20)

( ) last week (please go to Question 20)

( ) more than 2 weeks ago

19. If you have not seen or spoken to anyone in your family in more than two weeks, what are the reasons?

( ) family lives outside Hamilton

( ) no telephone

( ) do not get along with family

( ) cost of transportation

( ) other reasons (please state) _____

_____

20. In the past two weeks has any friend helped you in these ways?

Yes	No	
( )	( )	given money
( )	( )	helped with a problem
( )	( )	visited you

21. In the past two weeks have you helped a friend in any of these ways?

Yes	No	
( )	( )	given money
( )	( )	helped with a problem
( )	( )	visited them

22. Are there any activities you would like to do that you cannot or are not doing? (please put an X beside as many as you would like to do)

( ) visit friends or family
( ) watch T.V.
( ) read
( ) play sports
( ) hobbies
( ) work
( ) volunteer work
( ) go to school
( ) belong to a club
( ) other activities (please state) _____

_____

23. Why can't you or aren't you doing the activites you checked in Question 22? (please state them)

_____

_____

_____

24. Would you be interested in joining a group?

( ) Yes
( ) No (If No, please go to Question 26)

25. What kind of activites would you like to do in a group? (please state them) _____

_____

_____

26. Do you have any health problems that stop you from working?

( ) Yes

( ) No (If No, please go to Question 28)

27. What type of health problem is stopping you from working?

_____

_____

_____

28. How has you health been since you have been living on welfare?

( ) very poor

( ) poor

( ) okay

( ) good

( ) very good

29. Since you have been on welfare, has your health:

( ) improved

( ) stayed the same

( ) become worse

30. When was the last time you saw a doctor?

( ) this week

( ) this month

( ) last month

( ) two or more months ago

31. Have you been admitted to a hospital this year?

( ) Yes

( ) No (If No, please go to Question 33)

32. How long was your stay in the hospital?

( ) 1 - 3 days

( ) 4 - 6 days

( ) 7 - 14 days

( ) 15 - 28 days

( ) 29 or more days

33. What year were you last admitted to a hospital? 19___

34. Are you on any prescribed medication now?

( ) Yes

( ) No

35. Have you seen a doctor or a social worker in the last six months for anxiety or depression?

( ) Yes

( ) No

36. Have you been bothered by any of the following in the last month?

Yes	No	
( )	( )	Headaches
( )	( )	Stomach Pains
( )	( )	Chest Pains
( )	( )	Sore or Stiff Muscles
( )	( )	Anxiety
( )	( )	Depression

Other Health Problems (please state)

_____

_____

_____

37. Has your welfare worker ever given you information about:

Yes	No	
( )	( )	child care
( )	( )	budgeting
( )	( )	community services
( )	( )	educational opportunities
( )	( )	employment
( )	( )	affordable housing
( )	( )	better quality housing
( )	( )	health services
( )	( )	counselling
( )	( )	personal problems
( )	( )	legal services

other (please state) _____

_____

38. Do you feel you could talk to your welfare worker if you had a problem?

( ) Yes

( ) No

( ) Not sure

39. Do you feel you could talk to another professional (doctor, lawyer, social worker) if you had a problem?

( ) Yes

( ) No

( ) Not sure

40. In the past 6 months, how many times has your welfare worker come to see you or helped you?

( ) 1 time

( ) 2 times

( ) 3 times

( ) 4 or more times

41. What help would you like to have from your welfare worker? (please put an X beside as many items as you need help with)

( ) no help needed
( ) help with budgeting
( ) information about educational programs
( ) information about employment
( ) information about affordable housing
( ) information about health services
( ) help with personal problems
( ) more calls or visits
( ) less calls or visits
( ) other (please state) _____

_____

42. Are you:

( ) living in own house
( ) living in own apartment
( ) living in a hostel
( ) living with relatives (boarding)
( ) lodging (renting a room and getting meals)
( ) rooming (renting a room only)
( ) other (please state) _____

_____

43. Are there other adult people living with you?

( ) Yes
( ) No

44. Do you live in:

( ) Ancaster
( ) Dundas
( ) Flamborough
( ) Glanbrook
( ) Stoney Creek

Hamilton -

( ) West of James
( ) East of James, West of Emerald
( ) East of Emerald, West of Lottridge
( ) East of Lottridge, West of Cochrane
( ) East of Cochrane up to Grays Road
( ) On the Mountain, East of Upper Wentworth
( ) On the Mountain, West of Upper Wentworth

45. What is you marital status now? (please put an X beside only one)

( ) single
( ) married
( ) separated
( ) common-law
( ) divorced
( ) widowed
( ) deserted
( ) other _____

46. Do you have any children living with you?

( ) Yes
( ) No (If No, please go to Question 48)

47. How many of your children are between the ages of:

1 - 9	1 ( )	2 ( )	3 ( )	4 or more ( )
10 - 15	1 ( )	2 ( )	3 ( )	4 or more ( )
16 and over	1 ( )	2 ( )	3 ( )	4 or more ( )

48. What is the last grade of school you finished?

( ) 1 - 5
( ) 6 - 8
( ) 9 - 11
( ) 12 - 13
( ) vocational school
( ) college
( ) university

49. If you have any questions, or more information, please write it below. _____

_____

_____

_____

_____

_____

Could you please now put this in the envelope, seal it and mail it by November 15, 1985.

NO STAMPS ARE NEEDED

THANK YOU FOR YOUR HELP

If you have any questions, please call Shelley at 522-1148.

The Social Planning & Research Council of Hamilton and District
155 James St. S., Suite 602, Hamilton, Ont. L8P 3A4 Telephone: 522-1148

November 8, 1985

Dear Participant:

Your help is still needed. Last week we sent you a questionnaire to fill out. We are trying to help women over 40 on welfare by finding out what you think and what you need. If you have finished the questionnaire and mailed it back, thank you. If you finished it and have not mailed it, could you please mail it today. If you still have not finished it, could you please do so. If you are having problems or need another questionnaire or another envelope, please call me at 522-1148. Ask for Shelley and I'll be happy to help you.

Your name does not go anywhere on the questionnaire so no one will know how you answered. Please finish the questionnaire and mail it back to me in the envelope that was included, by November 15, 1985. No stamps are needed.

Thank you very much for your help.

Sincerely,

SRempel

Shelley Rempel, B.A.
Research Assistant

SR/ce

3. METHODOLOGY

i) Questionnaire

A sample of 365 (50.3% of the total population) clients was randomly selected from the total population of unattached female welfare recipients between 40 and 60 living in Hamilton-Wentworth, by the Department of Regional Social Services. Each selected individual was mailed a questionnaire with a follow-up letter, sent one week later, asking for their assistance in completing the questionnaire (Appendix C, section 1). Eighteen questionnaires were returned as recipients had moved without leaving forwarding addresses. One was returned due to a recipient's death. Thus, from a base of 346, 196 questionnaires were returned, a response rate of 56.6 percent (see Table C-i for return dates of questionnaires). Earl Babbie in The Practice of Social Research (pg. 265) stated that a fifty percent response rate is adequate for analysis and reporting, while a sixty percent response rate is considered to be "good". Thus, the response rate of 56.6% is considered acceptable.

TABLE C-i: QUESTIONNAIRE RETURN DATES

Date	Number Returned
November 6	10
7	31
8	10
13	44
14	26
15	31
18	32
19	4
21	1
22	1
25	1
26	1
27	1
28	1
December 4	1
January 6	1
Total	196

ii) Sample Representativeness

Table C-ii compares the location of residence of the study's sample to that of the entire population. A Chi-Square Test was utilized to compare the "Goodness of Fit" of the sample to the whole distribution.* As Table C-ii indicates the X^2 value with seven degrees of freedom falls below the 0.01 probability level. Thus, as the sample's distribution significantly reflects the distribution of the entire population of unattached female G.W.A. recipients over 40, there is a high level of confidence that the study's results can be extrapolated to the entire population.

* See Ramon Henkel, Tests of Significance, Pg. 45-48.

TABLE C-ii: ACTUAL AND EXPECTED DISTRIBUTION OF LOCATION OF RECIPIENTS' RESIDENCES

	Actual (%)	Expected Distribution	Actual (%) Distribution	Difference
Ancaster	4 (0.6)	1.1	0 (0.0)	1.1
Dundas	7 (1.0)	1.9	4 (2.1)	2.1
Flamborough	10 (1.4)	2.6	2 (1.1)	0.6
Glanbrook	5 (0.7)	1.3	0 (0.0)	1.3
Hamilton	673 (92.7)	174.3	170 (90.4)	4.3
Stoney Creek	24 (3.3)	6.2	12 (6.4)	5.8
Outside Region	2 (0.3)	0.6	0 (0.0)	0.6
Total	725 (100.0)	188.0	188	

$X^2 = 11.0$

Degrees of Freedom = 7

0.01 Probability = 12.02

Therefore, as $11.0 < 12.02$, it can be concluded that there is a 99% probability that the distribution of the sample is representative of the entire unattached women over 40 receiving G.W.A. population's distribution thoughout the Region.

4. DISCUSSION

1) Demographics

Table C-1, length of time in receipt of G.W.A. benefits, indicates nearly one third of respondents (32.2%) have received benefits for less than one year while 36.2% have been receiving G.W.A. for three or more years. Over half of the women had received F.B.A. in the past prior to becoming G.W.A. recipients (Table C-2). Twenty-five percent had received F.B.A. for one to four years, 30.6% for five to nine years while one third (36) were recipients for ten or more years (see Table C-3). Thus, this group had received the higher level of monetary benefits that F.B.A. pays for a considerable time period before being switched to G.W.A.. Table CT-7 further compares the length of time the women received G.W.A. with the length of time they received F.B.A..

Table C-43 and Map C-2 show the distribution of respondents throughout the Region. Over 90% of the sample come from Hamilton. The distribution among former F.B.A. recipients (Table CT-6 and Map C-3) is similar to that of the entire population.

Sixty percent of women were renting their accommodation, twenty-one percent reported owning their own homes while 17 (8.7%) were boarding, 11 (5.6%) were rooming and four (2.0%) were lodging (Table C-41). Over fifty percent had another adult living with them (Table C-42) in many cases adult children (Table C-45 and C-46). Table A-3a shows the entire population of unattached women over forty having a total of sixty dependent children sixteen or older. Table C-46 indicates 66 children over fifteen living with their mothers. While Table A-3a states no woman has three or more dependent children, 16 women in the survey stated they fell into that category. As well, there were nearly twice as many reportings of two or more children sixteen or older still living with their mothers. Thus, some women in the sample continue to live with their children beyond the time their children are considered dependents.

Only twenty-two women (11.2%) in the sample were truly single. Forty-three (21.9%) were separated, 87 (44.4%) divorced and 36 (18.4%) widowed (Table C-44). Table CT-14 and Map C-4 show marital status of respondents by the location of their residence.

ii) Education

Ten (5.1%) of the 196 unattached women surveyed had post-secondary education while eighty-eight (44.9%) did not attend high school. Eighty-five (43.1%) attended high school but only fourteen (7.1%) completed grade twelve or thirteen (Table C-47). Table CT-16 gives the geographic breakdown by last grade completed.

When the survey was conducted (November, 1985), only eleven (5.6%) of the women were attending school (Table C-4). Five were atttending Mohawk College, two Focus For Change, two were taking correspondence courses while one was attending a vocational school (Table C-5). However, Table C-6 indicates nearly forty percent of women surveyed wanted to return to school. This desire decreased, the lower the level of education (Table CT-18). Those women with higher levels of education tended to wish to return to school or learn a new skill more than those women with lower education levels. The length of time a woman was in receipt of G.WA. had no bearing on her desire to increase her education (Table CT-9). Forty-six percent of both women who had received G.W.A. for less than three months and those in receipt for more than six years reported wanting additional education or training.

Only five percent of respondents stated they did not attend school because of a lack of interest. The major reasons for not attending were money (51.4% of respondents) and not knowing if they could cope with the situation (41.9% of respondents).

iii) Employment

Eighty-five percent of unattached women over forty had worked prior to receiving G.W.A. (Table C-8). Sixteen percent had worked in 1985 or were working in order to supplement their

benefits. Ninty of the 167 women (53.9%) had worked sometime during the 1980's (Table C-9). The three most common responses to why they had took the last job they had were:

- needed money (63.5% of respondents)
- like to work (29.5% of respondents)
- work became available (16.7% of respondents)

(Table C-10). When asked what activities they were not engaged in but would enjoy doing, 42.3% stated paid work, the most frequent response to the question (Table C-22). Only four of 177 (2.3%) women reported not being interested in working (Table C-11).

All single women had worked in the past while 90% of separated and divorced women had previously worked. Widowed women had the lowest level of participation at 79.4% (Table CT-15). Last grade of school completed was not a major factor as 83% of those not attending high school had worked, 98% who had attended or completed high school had worked and sixteen of nineteen (84%) with post-secondary education had worked (Table CT-17).

Thirty percent of respondents felt they needed assistance in employment areas (Table C-14). The major reasons for their not working were health problems (65.5% of respondents), the lack of jobs or inability to find suitable work (52.5% of respondents) and a lack of appropriate or adequate education (26.6% of respondents) (Table C-11).

iv) Social Services

Only one quarter of respondents had contacts with a social worker or counsellor outside their Regional Social Services Field Worker during the past year (Table C-12). One quarter of those contacts were with a representative of the Ministry of Community and Social Services, mostly concerning applications for F.B.A.. The other agency contacted frequently was the Canada Employment Commission (Table C-13).

Nearly 80% of those surveyed reported they had needed some type of additional assistance since they became dependent upon G.W.A. (Table C-15). Of those, 31% stated they had received nothing. Forty-four percent had received food while 38% received money from other sources (Table C-15). Generally, the longer the person has received G.W.A., the more likely they were to have needed additional assistance on occasion, or on a regular, on-going basis (Table CT-8).

Services respondents reported needing the most were health (45.5%), affordable housing (31.2%), employment (30.1%), dental care (23.3%) and education (20.5%) (Table C-14). When asked, 60 (30.6%) stated they wanted to join a group (Table C-24). There were several areas individuals wanted the group to include. Crafts and hobbies were mentioned by 39.3% of respondents who wanted to join a group, mutual support by 37.5% and recreation by 26.8% (Table C-25). Thus, an interest in developing a group covering a wide spectrum of activities was indicated.

v) Social Activities And Contacts

There were many activities respondents reported wanting to participate in but were not. The most frequently mentioned activity was working (42.3%) followed by visiting family and friends (28.2%), hobbies (26.3%), going to school (21.8%) and belonging to a club (20.5%). The key reason for not participating in these activities excluding working was the cost and/or the lack of enough money (50.8%). The other key reason reported was poor health (30.8%) (Table C-23).

Nearly ninty percent of respondents had family living in the Hamilton area. Two thirds had contacted a family member not living with them in the week prior to the survey (Tables C-47 and C-18). Every individual who had not contacted a family member in more than two weeks had no family living in Hamilton-Wentworth. Other reasons mentioned for not contacting family were the cost of transportation and the fact they did not get along with their relatives (Table C-19).

Over half of those surveyed had been visited by a friend (52.6%) or had visited a friend (51.5%) in the two weeks prior to the survey. More than one in five had been helped with a problem while nearly 30% reported helping a friend with a problem recently. Twenty-four (12.2%) women had been given money in the past two weeks while eight (4.1%) had leant money to a friend. Unattached G.W.A. recipients over 40 do not appear to be as socially isolated as other groups in the community. However, they are restricted in their activities by their poverty and their health.

vi) Health

Two-thirds of the sample reported health problems as the reason that prevented them from working (Table C-26 and C-11). Over thirty different ailments were listed as the causes of not being able to work. The most common problems were arthritis (19.7%), mental health (18.2%) and problems with their legs or knees (15.9%) (Table C-27). Over forty percent had visited a doctor a month prior to receiving the questionnaire, 26% the week before (Table C-30), while nearly one quarter (23.0%) had been admitted to the hospital in 1985 (Table C-31). Less than forty percent of hospital admissions were for more than one week while 41.8% were for three days or fewer (Table C-32). Forty-five percent of the sample had been admitted to hospital at least once in the past five years (Table C-33).

Over seventy percent of the women were taking prescribed medication (Table C-34). Slightly more than half had visited a doctor or a social worker in the past six months because of either anxiety or depression (Table C-35). Over half had been bothered by headaches (65.3%), sore or stiff muscles (57.1%) or depression (51.0%) while over forty percent had suffered from anxiety (44.9%) or stomach pains (41.8%) in the month prior to the survey (Table C-36).

One third of those surveyed reported their health since receiving G.W.A. as "okay", ten percent reported it as good while over half reported it as poor (Table C-28). Over half reported no change in their health since receiving G.W.A., five percent reported an improvement while over one third reported a deterioration (Table C-29). Of those who reported their health had worsened (n=70), over seventy percent reported their health as either poor (45.5%) or very poor (25.7%). Forty-five (42.5%) individuals reported that they continued to remain in poor health since receiving G.W.A., forty-five (42.5%) also reported their health as "okay" while 16 (15.0%) stated their health had not changed and remained either good or very good. Of the ten whose health improved, five remained poor, three were "okay" and two reported having good health (Table CT-19).

Of those receiving G.W.A. for less than three months just over 20% reported that a major health problem prevented them from working. Contrarily, eighty percent or more of the 3 - 6 months, 7 - 11 months and 6 or more years groups reported a major health problem as a reason that prevented them from working. Approximately 70% of those receiving benefits from 1 - 5 years reported health problems as a reason they were not working (Table CT-10). Generally, the longer the women were in receipt of benefits, the poorer they reported their health as being (Table CT-11) and the more they claimed their health had deteriorated (Table CT-12).

Health issues are crucial to this group with many other problems either arising or being compounded by their health. A deterioration in reported levels of health while receiving G.W.A. was also reported.

vii) Regional Social Services' Field Workers

Fifty percent of those sampled had been visited more than once by their worker in the past six months. Over forty percent had been visited once while only seven women (3.6%) had not seen

their worker in the past six months (Table C-39). The length of time receiving G.W.A. was not a factor in the number of visits except for those receiving assistance for less than three months. Three quarters of the less than three months group had been visited only once and one woman was still waiting for her first contact with her worker (Table CT-13). Teams 2 and 3* had the greatest average number of visits per recipient in the past six months and were the only two teams above the average. Team 1 had the fewest contacts at 1.68 (Table CT-2).

Table C-37 lists fourteen areas of information clients are provided with by workers. It also indicates the number of time women in the sample remember receiving information. Table C-40 lists the types of information women continue to want from their workers. While over one quarter responded they needed no assistance or information from their workers and four women stated they were quite satisfied with their workers, there were still many needs to be addressed. Approximately 25% of those surveyed wanted assistance or information about affordable housing (27.6%), health services (25.1%) and employment (23.4%). Help with personal problems and information about educational programmes were also identified as areas where assistance was needed.

Workers from Teams 3 and 2 provided the highest levels of information per client while workers from Teams 4, 5, and 6 all fell below the average number of information contacts (Table CT-4 and CT-5). Interestingly, women in contact with members of Team 3 reported they were the least comfortable talking with their workers, while, over 60% served by members of Team 4 (66.7%), 5 (64.3%) and 2 (61.5%) reported having no difficulties in talking with their workers. Clients living within Team 6 boundaries had the lowest percentage reponse regarding being uncomfortable speaking to their worker (9.5%) though they also had the highest percentage of those who were not sure (35.7%) (Table CT-3). There

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* Hamilton-Wentworth is divided into six geographic areas, each of which is assigned a team of workers from Regional Social Services. For boundaries, see Table CT-1 and Map C-1.

appears to be no relationship between the number of contacts or amount of information passed on by workers and the comfort clients feel talking with them.

More women surveyed felt comfortable talking to another professional than their worker (Table C-38), though this did not lead a significant number of women to contact social workers from other agencies (Table CT-20). The primary social service contact for the majority of unattached women over forty receiving G.W.A. remains their field workers despite the amounts of information they receive or their comfort and ability to talk with their workers.

5. TABLES

NOTE: * = Multiple Responses Possible, therefore totals may be greater then when only single response reported.

TABLE C-1: LENGTH OF TIME ON G.W.A.

	Frequency	%
1 - 3 months	16	8.2
3 - 6 months	30	15.3
7 - 11 months	17	8.7
1 - 2 years	58	29.6
3 - 5 years	41	20.9
6+ years	30	15.3
Not specified	4	2.0
Total	196	100.0

TABLE C-2: RECEIVED FAMILY BENEFITS ASSISTANCE IN PAST

	Frequency	%
Yes	105	53.6
No	87	44.4
Not Specified	4	2.0
Total	196	100.0

TABLE C-3: LENGTH OF TIME IN RECEIPT OF FAMILY BENEFITS ASSISTANCE

	Frequency	%
1 - 11 months	8	7.6
1 - 4 years	27	25.7
5 - 9 years	33	31.4
10+ years	36	34.3
Not Specified	1	0.9
Total	105	99.9

TABLE C-4: CURRENTLY ATTENDING SCHOOL

	Frequency	%
Yes	11	5.6
No	180	91.8
Not Specified	5	2.6
Total	196	100.0

TABLE C-5: CURRENT PROGRAMME ATTENDING

	Frequency	%
Mohawk College - Salfleet Campus	4	36.4
- Fennell Campus	1	9.1
Focus for Change	2	18.2
Correspondence	2	18.2
Vocational School	1	9.1
Not Specified	1	9.1
Total	11	100.1

TABLE C-6: WISH TO ATTEND SCHOOL

	Frequency	%
Yes	75	38.3
No	96	49.0
Not Specified	14	7.1
Not Applicable	11	5.6
Total	196	100.0

*TABLE C-7: REASONS NOT ATTENDING SCHOOL (n=105)

	Frequency	% of Responses	% of Respondents
Not interested	5	2.1	4.8
Money	54	22.3	51.4
Not sure could cope	44	18.2	41.9
Transportation	32	13.2	30.5
Don't know where to go	15	6.2	14.3
Child care	4	1.7	3.8
Health problems	61	25.2	58.1
Too busy	5	2.1	4.8
Mental health	3	1.2	2.9
Took course previously - no job found	4	1.7	3.8
No available courses	2	0.8	1.9
Age	10	4.1	9.5
Don't speak English	2	0.8	1.9
Self-Esteem	1	0.4	1.0
Total	242	100.0	---

TABLE C-8: WORKED PREVIOUSLY

	Frequency	%
Yes	167	85.2
No	20	10.2
Not Specified	9	4.6
Total	196	100.0

TABLE C-9: LAST YEAR WORKED

	Frequency	%
1940 - 1944	1	0.6
1945 - 1949	1	0.6
1950 - 1954	2	1.2
1955 - 1959	7	4.2
1960 - 1964	13	7.8
1964 - 1969	14	8.4
1970 - 1974	8	4.8
1975 - 1979	26	15.6
1980 - 1984	63	37.7
1985	27	16.2
Not Specified	5	3.0
Total	167	100.1

*TABLE C-10: REASON FOR TAKING LAST JOB (n=156)

	Frequency	% of Responses	% of Respondents
Needed money	99	50.3	63.5
To get out of the house	9	4.6	5.8
Like to work	46	23.4	29.5
Child care became available	1	0.5	0.6
Health improved	7	3.6	4.5
To make friends	3	1.5	1.9
Work became available	26	13.2	16.7
To feel useful	5	2.5	3.2
Independence	1	0.5	0.6
Total	197	100.1	---

*TABLE C-11: REASON PRESENTLY NOT WORKING (n=177)

	Frequency	% of Responses	% of Respondents
Cannot find work	44	10.3	24.9
Children need attention at home	8	1.9	4.5
Lacking job skills	17	4.0	9.6
Lacking education	47	11.0	26.6
Lacking experience	36	8.4	20.3
Jobs not available	49	11.4	27.7
Not sure could cope working	44	10.3	24.9
**Not interested in working	4	0.9	2.3
Don't know how to look for work	21	4.9	11.9
Health problems	116	27.0	65.5
Emotional problems	31	7.2	17.5
Too old	9	2.1	5.1
Transportation	3	0.7	1.7
Total	429	100.1	---

TABLE C-12: VISITED A SOCIAL WORKER/COUNSELLOR DURING THE PAST YEAR

	Frequency	%
Yes	48	24.5
No	138	70.4
Not Specified	10	5.1
Total	196	100.0

TABLE C-13: SOCIAL WORKER'S/COUNSELLOR'S AGENCY

	Frequency	%
Community and Social Services	12	25.0
McMaster University Medical Centre	1	2.1
St. Joseph's Hospital	1	2.1
General Hospital	1	2.1
Hamilton Housing	1	2.1
Canada Employment Commission	8	16.7
Family Services	3	6.2
Catholic Social Services	1	2.1
Health and Welfare Canada	1	2.1
McQuesten Legal and Community Services	1	2.1
Dundurn Legal and Community Services	1	2.1
Mohawk College	3	6.2
Citizen Action Group	3	6.2
East Region Mental Health	2	4.1
Employment Services: Regional Social Services	1	2.1
Not Specified	8	16.7
Total	48	100.0

*TABLE C-14: TYPES OF SERVICES NEEDED (n=176)

	Frequency	% of Responses	% of Respondents
None	21	5.3	11.9
Employment	53	13.3	30.1
Education	36	9.0	20.5
Recreation/Leisure	19	4.8	10.8
Affordable housing	55	13.8	31.2
Better quality housing	25	6.3	14.2
Health	80	20.0	45.5
Dental	41	10.3	23.3
Legal	17	4.3	9.7
Church (Religious)	7	1.8	4.0
Counselling	27	6.8	15.3
Money (Financial)	9	2.3	5.1
Mental Health	3	0.7	1.7
Home Maintenance	1	0.2	0.6
Work incentive programme	1	0.2	0.6
Optical	3	0.7	1.7
Support Services	1	0.2	0.6
Total	399	100.0	---

TABLE C-15: ADDITIONAL ASSISTANCE REQUIRED SINCE RECEIVING G.W.A.

	Frequency	%
Yes	155	79.1
No	34	17.3
Not Specified	7	3.6
Total	196	100.0

*TABLE C-16: TYPE OF ADDITIONAL ASSISTANCE RECEIVED (n=155)

	Frequency	% of Responses	% of Respondents
None	48	20.3	31.0
Food	68	28.7	43.9
Clothing	36	15.2	23.2
Shelter	16	6.8	10.3
Money	59	24.9	38.1
Optical	3	1.3	1.9
Transportation	2	0.8	1.3
Moral	3	1.3	1.9
Dental	2	0.8	1.3
Total	237	100.1	---

TABLE C-17: FAMILY LIVING IN HAMILTON AREA

	Frequency	%
Yes	171	87.2
No	22	11.2
Not Specified	3	1.5
Total	196	99.9

TABLE C-18: LAST CONTACT WITH FAMILY MEMBER NOT LIVING IN SAME RESIDENCE

	Frequency	%
This week	131	66.8
Last week	30	15.3
More than two weeks	26	13.3
Not Specified	9	4.6
Total	196	100.0

*TABLE C-19: REASONS FOR NOT SPEAKING WITH FAMILY MEMBERS FOR PAST TWO WEEKS (n=26)

	Frequency	% of Responses	% of Respondents
Family outside Hamilton-Wentworth	22	36.7	84.6
No telephone	4	6.7	15.4
Don't get along with family	13	21.7	50.0
Cost of transportation	14	23.3	53.8
No family/can't locate	3	5.0	11.5
Poor health	4	6.7	15.4
Total	60	100.1	----

TABLE C-20: ASSISTED BY A FRIEND IN PAST TWO WEEKS BY: (n=196)

	Yes	%
Being Given Money	24	12.2
Being Helped with a Problem	44	22.4
Being Visited	103	52.6

TABLE C-21: ASSISTED FRIEND IN PAST TWO WEEKS BY: (n-196)

	Yes	%
Giving Money	8	4.1
Helping with a Problem	57	29.1
Visiting	101	51.5

*TABLE C-22: ACTIVITIES NOT ENGAGED IN THAT WOULD ENJOY DOING (n=156)

	Frequency	% of Responses	% of Respondents
Visit Family/Friends	44	13.5	28.2
Watch T.V.	15	4.6	9.6
Read	11	3.4	7.1
Play Sports	18	5.5	11.5
Hobbies	41	12.5	26.3
Paid Work	66	20.2	42.3
Volunteer Work	27	8.3	17.3
Go To School	34	10.4	21.8
Belong to a Club	32	9.7	20.5
Socialize/Recreation	7	2.2	4.5
Health Club	5	1.5	3.2
Travel	6	1.8	3.8
Nothing	21	6.4	13.5
Total	327	100.0	----

*TABLE C-23: REASONS NOT ENGAGED IN ACTIVITIES WISH TO DO (n=130)

	Frequency	% of Responses	% of Respondents
Health	40	24.8	30.8
No Work	16	9.9	12.3
Not Encouraged	2	1.2	1.5
Mental Health	11	6.8	8.5
Cost/Lack of Money	66	41.0	50.8
Lack of Experience/Knowledge	10	6.2	7.7
Age	4	2.5	3.1
Family Problems	2	1.2	1.5
No Time	2	1.2	1.5
Transportation	8	5.0	6.2
Total	161	99.8	---

TABLE C-24: WISH TO JOIN A GROUP

	Frequency	%
Yes	60	30.6
No	115	58.7
Not Specified	21	10.7
Total	196	100.0

*TABLE C-25: ACTIVITIES FOR GROUP (n=56)

	Frequency	% of Responses	% of Respondents
Craft	22	27.8	39.3
Support	21	26.6	37.5
Cards	7	8.9	12.5
Exercise	5	6.3	8.9
Recreation	15	19.0	26.8
Trips	6	7.6	10.7
Volunteer Work	2	2.5	3.6
Education/Life Skills	1	1.3	1.8
Total	79	100.0	----

TABLE C-26: HEALTH PROBLEMS PREVENTING WORKING

	Frequency	%
Yes	132	67.3
No	52	26.5
Not Specified	12	6.1
Total	196	99.9

*TABLE C-27: TYPES OF HEALTH PROBLEM (n=132)

	Frequency	% of Responses	% of Respondents
Allergies	2	0.9	1.5
Arthritis	26	11.5	19.7
Headaches	8	3.5	6.1
Backaches	43	19.0	32.6
Depression	9	4.0	6.8
Heart	12	5.3	9.1
Mental Health	24	10.6	18.2
Thyroid	2	0.9	1.5
Glaucoma	1	0.4	0.8
Kidneys	5	2.2	3.8
High Blood Pressure	10	4.4	7.6
Paralysis	2	0.9	1.5
Legs	16	7.1	12.1
Bowel	5	2.2	3.8
Pinched Nerve	1	0.4	0.8
Diabetic	3	1.3	2.3
Overweight	4	1.8	3.0
Knees	5	2.2	3.8
Cramps	1	0.4	0.8
Asthma	6	2.7	4.5
Stamina	2	0.9	1.5
Eyes	4	1.8	3.0
Gaut	2	0.9	1.5
Hearing	6	2.7	4.5
Cancer	3	1.3	2.3
Stomach	5	2.2	3.8
Liver	3	1.3	2.3
Bersitis	2	0.9	1.5
Bladder	1	0.4	0.8
Muscles	1	0.4	0.8
Lungs	3	1.3	2.3
Ulcer	2	0.9	1.5
Arms	3	1.3	2.3
Ribs	1	0.4	0.8
Hernia	1	0.4	0.8
Agrophobia	2	0.9	1.5
Total	226	100.1	----

TABLE C-28: HEALTH SINCE RECEIVING G.W.A.

	Frequency	%
Very Poor	27	13.8
Poor	76	38.8
Okay	67	34.2
Good	16	8.2
Very Good	4	2.0
Not Specified	6	3.1
Total	196	100.1

TABLE C-29: CHANGE IN HEALTH SINCE RECEIVING G.W.A.

	Frequency	%
Improved	10	5.1
Stayed the Same	108	55.1
Became Worse	71	36.2
Not Specified	7	3.6
Total	196	100.0

TABLE C-30: LAST VISIT TO A DOCTOR

	Frequency	%
This Week	51	26.0
This Month	28	14.3
Last Month	56	28.6
Two or More Months Ago	59	30.1
Not Specified	2	1.0
Total	196	100.0

TABLE C-31: ADMITTED TO HOSPITAL IN 1985

	Frequency	%
Yes	45	23.0
No	142	72.4
Not Specified	9	4.6
Total	196	100.0

TABLE C-32: LENGTH OF 1985 HOSPITAL ADMISSIONS

	Frequency	%
1 - 3 days	23	41.8
4 - 6 days	12	21.8
7 - 14 days	15	27.3
15 - 28 days	4	7.3
29+ days	1	1.8
Total	55	100.0

TABLE C-33: LAST YEAR ADMITTED TO HOSPITAL

	Frequency	%
1940 - 1944	2	1.0
1945 - 1949	-	-
1950 - 1954	1	0.5
1955 - 1959	-	-
1960 - 1964	2	1.0
1965 - 1969	9	4.6
1970 - 1974	16	8.2
1975 - 1979	20	10.2
1980 - 1984	64	32.7
1985	44	22.4
Not Specified	38	19.4
Total	196	100.0

TABLE C-34: CURRENTLY TAKING PRESCRIBED MEDICATION

	Frequency	%
Yes	139	70.9
No	50	25.5
Not Specified	7	3.6
Total	196	100.0

TABLE C-35: VISITED DOCTOR/SOCIAL WORKER FOR ANXIETY OR DEPRESSION IN PAST SIX MONTHS

	Frequency	%
Yes	99	50.5
No	90	45.9
Not Specified	7	3.6
Total	196	100.0

TABLE C-36: BOTHERED BY FOLLOWING AILMENTS DURING PAST MONTH:

	Yes	%
Headaches	128	65.3
Stomach Pains	82	41.8
Chest Pains	58	29.6
Sore/Stiff Muscles	112	57.1
Anxiety	88	44.9
Depression	100	51.0

TABLE C-37: WORKER PROVIDED INFORMATION CONCERNING:

	Yes	%
Budgeting	11	5.6
Community Services	23	11.7
Education Opportunities	20	10.2
Employment	22	11.2
Affordable Housing	11	5.6
Better Quality Housing	8	4.1
Health Services	30	15.3
Counselling	16	8.2
Personal Problems	15	7.7
Legal Services	17	8.7
Child Care	3	1.5
Optical Care	1	0.5
Dental Care	2	1.0
Disability Pension	3	1.5

TABLE C-38: DO YOU FEEL YOU COULD TALK TO:

	Your Welfare Worker		Other Professional**	
	Frequency	%	Frequency	%
Yes	107	54.6	132	67.3
No	30	15.3	14	7.1
Not Sure	59	30.1	50	25.6
Total	196	100.0	196	100.0

**(Doctor, Lawyer, Social Worker)

TABLE C-39: FREQUENCY OF WORKER VISITS/CALLS IN PAST SIX (6) MONTHS

	Frequency	%
0	7	3.6
1	85	43.4
2	67	34.2
3	24	12.2
4+	8	4.1
Not Specified	5	2.6
Total	196	100.1

*TABLE C-40: TYPE OF ASSISTANCE WANTED FROM WORKER (n=167)

	Frequency	% of Responses	% of Respondents
No Help Needed	47	16.8	28.1
Help with Budgeting	21	7.5	12.6
Information about Educational Programmes	24	8.6	14.4
Information about Employment	39	14.0	23.4
Information about Affordable Housing	46	16.5	27.6
Information about Health Services	42	15.1	25.2
Help with Personal Problems	26	9.3	15.6
More Visits	7	2.5	4.2
Less Visits	11	3.9	6.6
More Money	8	2.9	4.8
Information about Community Services	2	0.7	1.2
Support Services	2	0.7	1.2
Satisfied with Worker	4	1.4	2.4
Total	279	99.9	---

TABLE C-41: TYPE OF RESIDENCE

	Frequency	%
Own House	41	20.9
Renting House	5	2.6
Renting Apartment	113	57.6
Hostel	---	----
Boarding	17	8.7
Lodging	4	2.0
Rooming	11	5.6
Not Specified	5	2.6
Total	196	100.0

TABLE C-42: LIVING WITH OTHER ADULT(S)

	Frequency	%
Yes	109	55.6
No	79	40.3
Not Specified	8	4.1
Total	196	100.0

TABLE C-43 LOCATION OF RESIDENCE

	Frequency	%
Ancaster	--	----
Dundas	4	2.0
Flamborough	2	1.0
Glanbrook	--	----
Stoney Creek	12	6.1
Hamilton -		
West of James	35	17.9
East of James, West of Emerald	26	13.3
East of Emerald, West of Lottridge	32	16.3
East of Lottridge, West of Cochrane	27	13.8
East of Cochrane to Grays Road	14	7.1
Mountain, East of Upper Wentworth	17	8.7
Mountain, West of Upper Wentworth	12	6.1
Unspecified	7	3.6
Not Specified	8	4.1
Total	196	100.0

TABLE C-44: MARITAL STATUS

	Frequency	%
Single	22	11.2
Married	1	0.5
Separated	43	21.9
Common-Law	1	0.5
Divorced	87	44.4
Widowed	36	18.4
Deserted	4	2.0
Not Specified	2	1.0
Total	196	99.9

TABLE C-45: CHILDREN LIVING WITH RECIPIENT

	Frequency	%
Yes	71	36.2
No	120	61.2
Not Specified	5	2.6
Total	196	100.0

TABLE C-46: AGES AND NUMBER OF CHILDREN

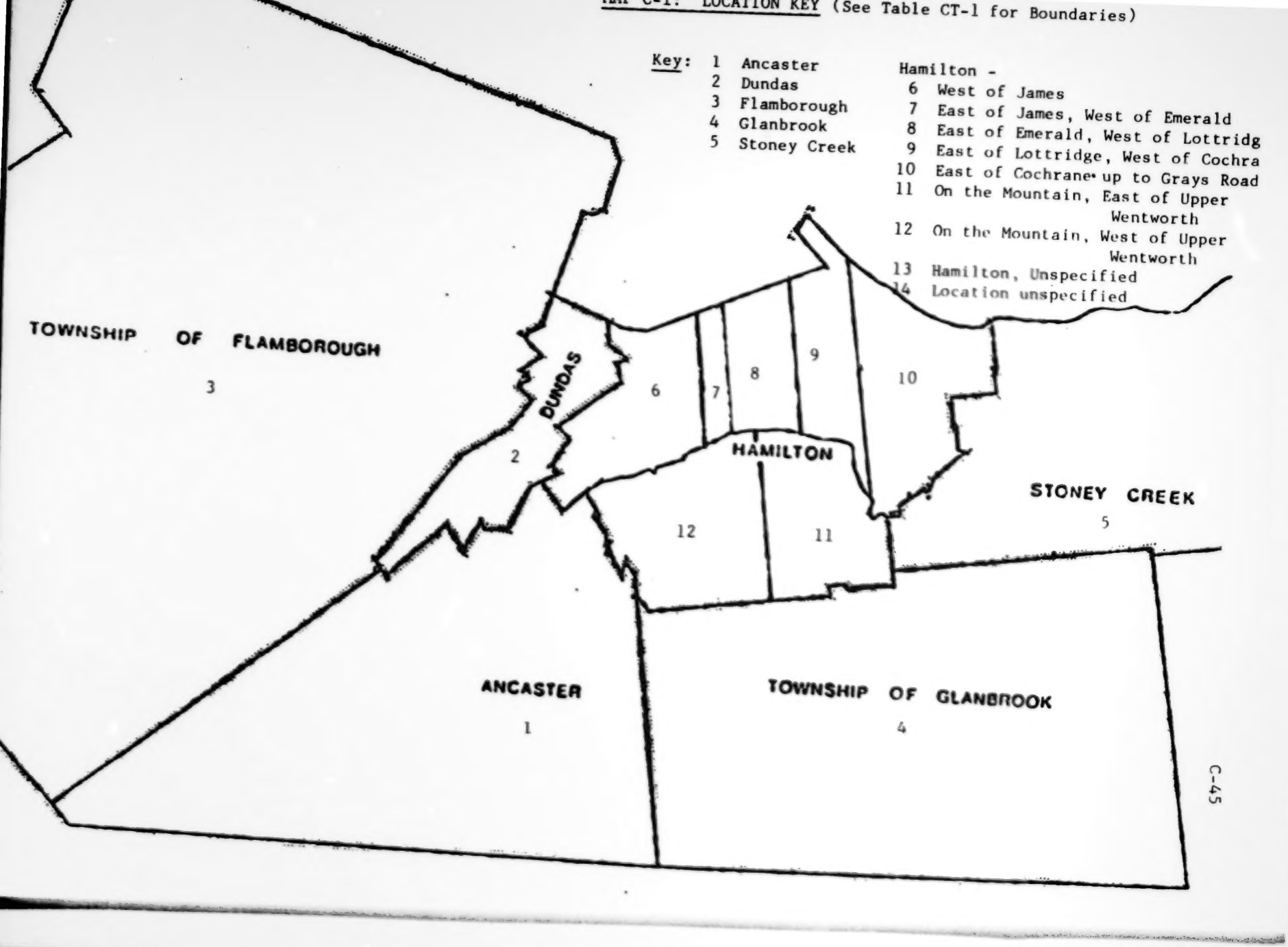
	AGES			
	1 - 9	10 - 15	16+	Total
1 (%)	4 (2.0%)	3 (1.5%)	37 (18.9%)	44
2 (%)	1 (0.5%)	3 (1.5%)	13 (6.6%)	17
3 (%)	--	--	7 (3.6%)	7
4 (%)	--	--	9 (4.6%)	9
Total (%)	5 (2.5%)	6 (3.0%)	66 (33.7%)	77***

*** Six Women with Dependents in 2 Age Categories

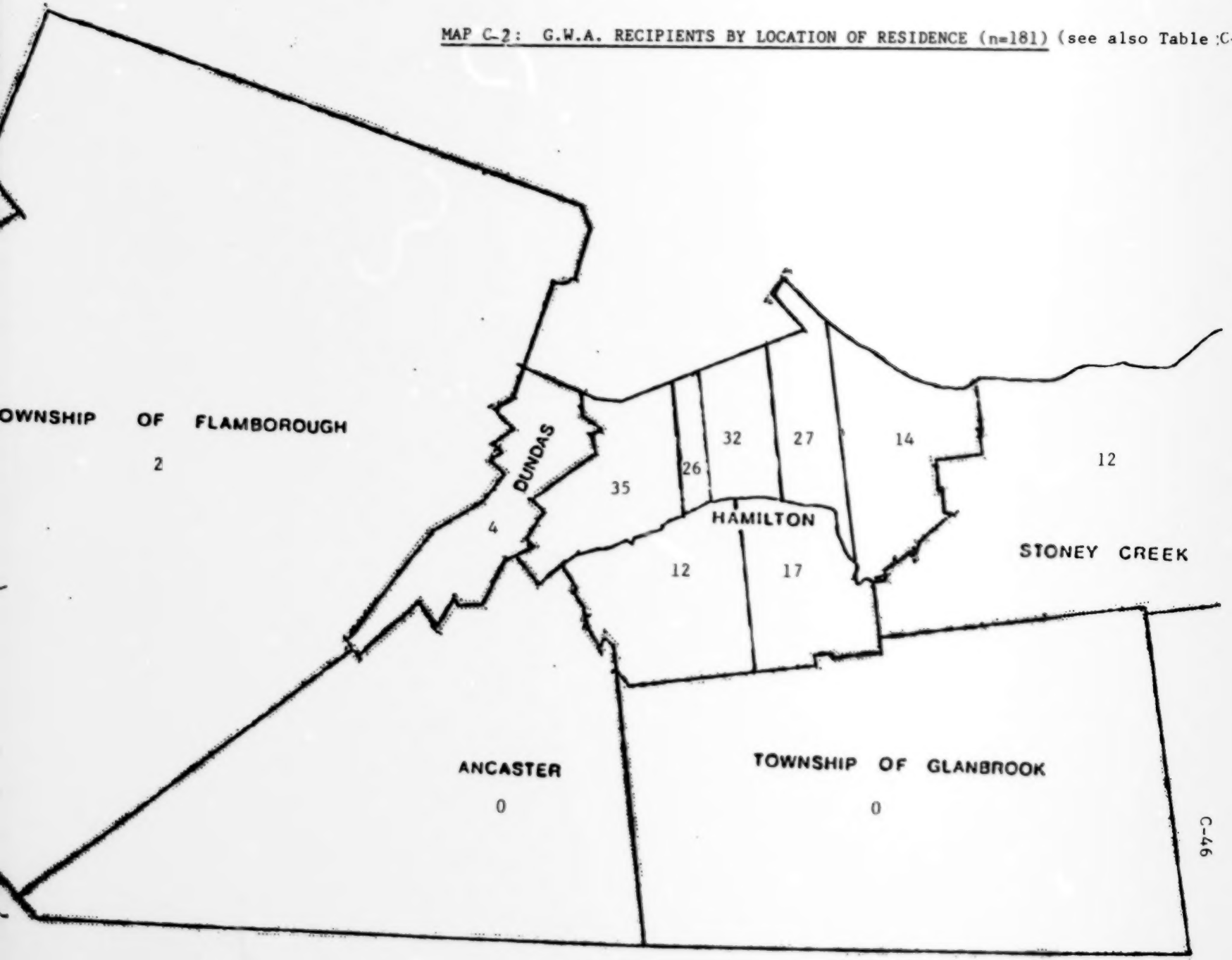
TABLE C-47: LAST GRADE OF SCHOOL COMPLETED

	Frequency	%
1 - 5	22	11.2
6 - 8	66	33.7
9 - 11	71	36.2
12 - 13	14	7.1
Vocational School	9	4.6
College	7	3.6
University	3	1.5
Not Specified	4	2.0
Total	196	99.9

MAP C-1: LOCATION KEY (See Table CT-1 for Boundaries)

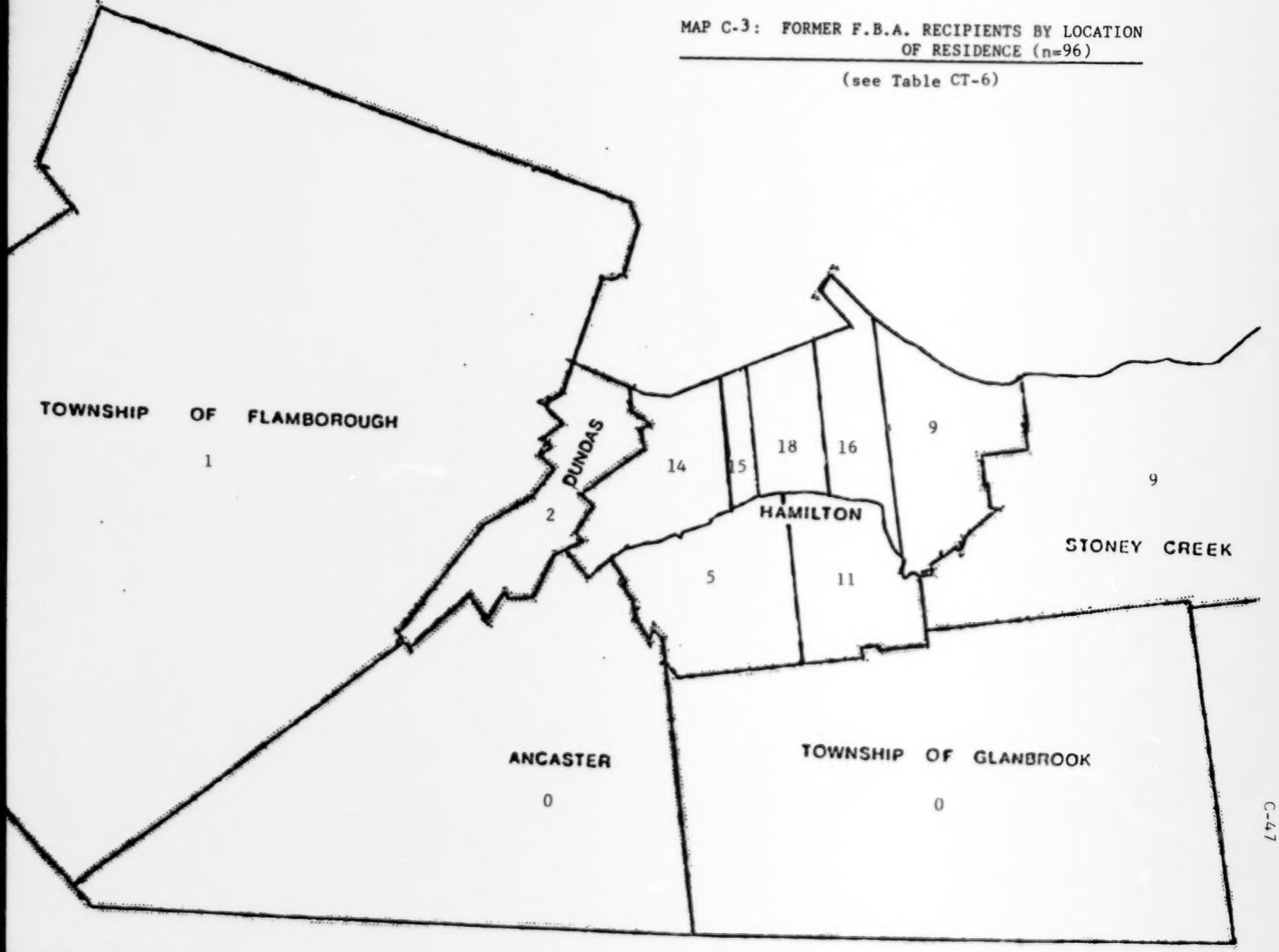


MAP C-2: G.W.A. RECIPIENTS BY LOCATION OF RESIDENCE (n=181) (see also Table C-43



MAP C-3: FORMER F.B.A. RECIPIENTS BY LOCATION OF RESIDENCE (n=96)

(see Table CT-6)



MAP C-4: MARITAL STATUS BY LOCATION OF RESIDENCE

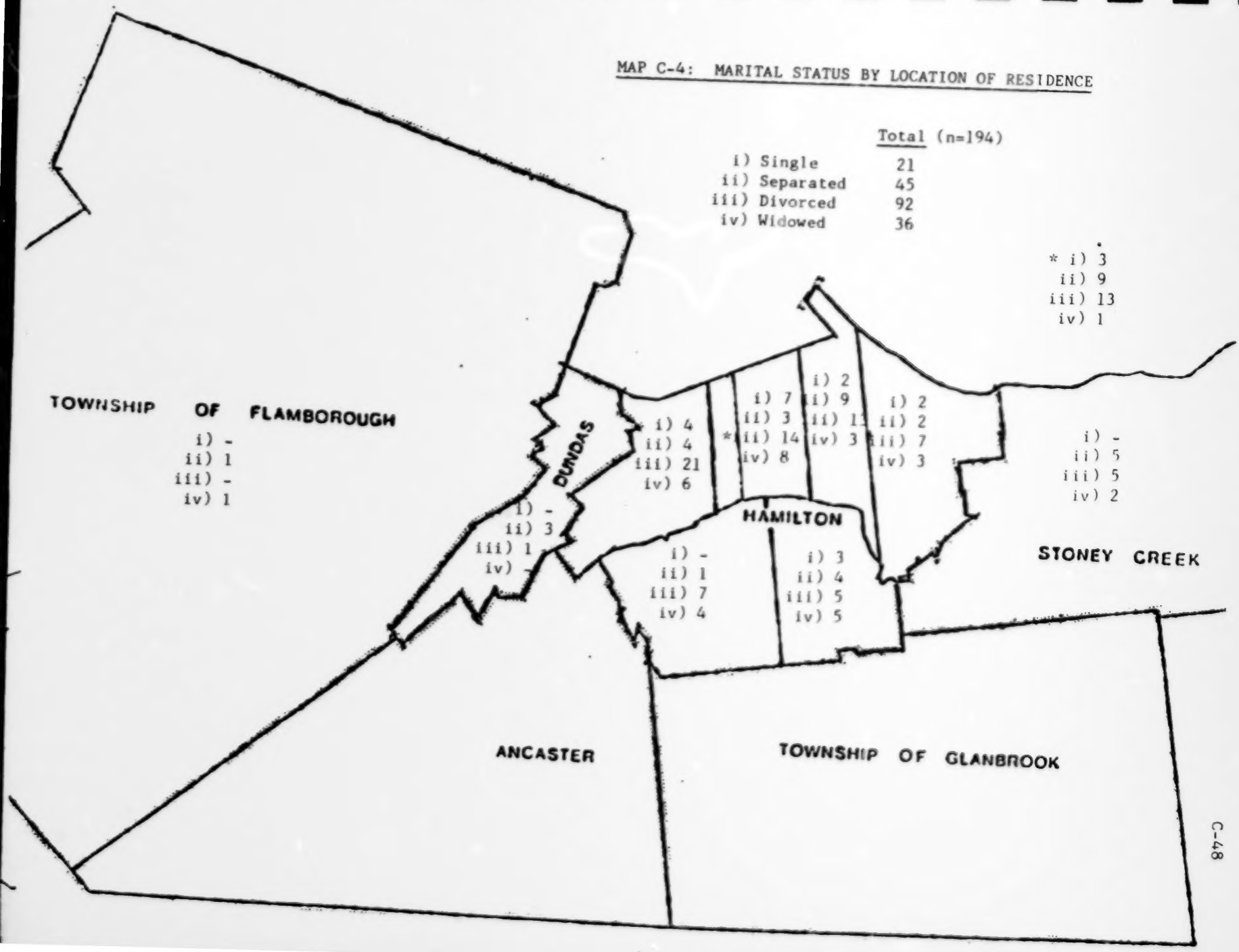


TABLE CT-1: SOCIAL SERVICES DEPARTMENT OF THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH

Team #1	From James Street to the western limits; Dundas, Ancaster, Flamborough
Team #2	Including James Street to including Emerald Street
Team #3	From Emerald Street to including Lottridge
Team #4	From Lottridge to including Strathearne and Cochrane Road
Team #5	From Strathearne and Cochrane up to Gray's Road
Team #6	All of the Mountain to the Regional boundaries and West to Horning Road plus Gray's Road below escarpment to easterly limits

TABLE CT-2: NUMBER OF WORKER VISITS IN PAST SIX MONTHS BY TEAM

	TEAM						
	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)	6 (%)	Total (%)
0	1 (2.4)	- (0.0)	- (0.0)	1 (3.7)	--	1 (2.4)	3 (1.7)
1	21 (51.2)	9 (34.6)	10 (31.2)	11 (40.7)	6 (42.9)	20 (48.8)	77 (42.5)
2	10 (24.4)	9 (34.6)	15 (46.9)	10 (37.0)	6 (42.9)	14 (34.1)	64 (35.4)
3	8 (19.5)	4 (15.4)	3 (9.4)	4 (14.8)	1 (7.1)	3 (7.3)	23 (12.7)
4	1 (2.4)	1 (3.8)	3 (9.4)	--	1 (7.1)	1 (2.4)	7 (3.9)
5 or more	(0.0)	3 (11.5)	1 (3.1)	1 (3.7)	--	2 (4.9)	7 (3.9)
Total	41 (99.9)	26 (99.9)	32 (100.0)	27 (99.9)	14 (100.0)	41 (99.9)	181 (100.1)
Ave. number of Visits/Recipient for Past 6 Months	1.68	2.23	2.06	1.78	1.79	1.73	1.86

TABLE CT-3: COMFORT IN TALKING TO WORKER BY TEAM

	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)	6 (%)	Total (%)
Comfortable	22 (56.4)	16 (61.5)	13 (40.6)	18 (66.7)	9 (64.3)	23 (54.8)	101 (56.1)
Not Comfortable	7 (17.9)	4 (15.4)	9 (28.1)	3 (11.1)	3 (21.4)	4 (9.5)	30 (16.7)
Not Sure	10 (25.6)	6 (23.1)	10 (31.3)	6 (22.2)	2 (14.3)	15 (35.7)	49 (72.2)
Total	39 (99.9)	26 (100.0)	32 (100.0)	27 (100.0)	14 (100.0)	42 (100.0)	180 (100.0)

TABLE CT-4: INFORMATION RECEIVED FROM WORKERS BY TEAM (n=181)

	Team (Number Assisted/% of Area Population)						
	1 (n=39)	2 (n=26)	3 (n=32)	4 (n=27)	5 (n=14)	6 (n=42)	Total (%)
Budgeting	2 (5.1)	2 (7.7)	4 (12.5)	- (0.0)	- (0.0)	3 (7.1)	11 (6.1)
Community Services	5 (12.8)	3 (11.5)	7 (21.9)	3 (11.1)	1 (7.1)	4 (9.5)	23 (12.8)
Educational Opportunities	7 (17.9)	3 (11.5)	6 (18.8)	1 (3.7)	1 (7.1)	1 (2.4)	19 (10.6)
Employment	6 (15.4)	2 (7.7)	5 (15.6)	2 (7.4)	3 (21.4)	3 (7.1)	21 (11.7)
Affordable Housing	2 (5.1)	1 (3.8)	3 (9.4)	1 (3.7)	2 (14.3)	2 (4.8)	11 (6.1)
Better Quality Housing	2 (5.1)	1 (3.8)	3 (9.4)	1 (3.7)	- (0.0)	1 (2.4)	8 (4.4)
Health Services	6 (15.4)	5 (19.2)	4 (12.5)	5 (18.5)	1 (7.1)	8 (19.0)	30 (16.7)
Counselling	2 (5.1)	4 (15.4)	4 (12.5)	3 (11.1)	- (0.0)	2 (4.8)	15 (8.3)
Personal Problems	2 (5.1)	4 (15.4)	3 (9.4)	3 (11.1)	1 (7.1)	2 (4.8)	15 (8.3)
Legal Services	4 (10.3)	2 (7.9)	3 (9.4)	2 (7.4)	1 (7.1)	4 (9.5)	16 (8.9)
Total	38	27	42	21	10	30	169
Ave. Info/ Person Contacts	0.97	1.03	1.31	0.78	0.71	0.71	0.94

TABLE CT-5: INFORMATION RECEIVED FROM WORKERS BY TEAM:
PERCENTAGE RANK ORDERINGS

	Team (Comparative Ranking of %)					
	1	2	3	4	5	6
Budgeting	4	2	1	5.5	5.5	3
Community Services	2	3	1	4	6	5
Educational Opportunities	2	3	1	5	4	6
Employment	3	4	2	5	1	6
Affordable Housing	3	5	2	6	1	4
Better Quality Housing	2	3	1	4	6	5
Health Services	4	1	5	3	6	2
Counselling	4	1	2	3	6	5
Personal Problems	5	1	3	2	4	6
Legal Services	1	4	3	5	6	2
Total (10)	30	27	21	42.5	45.5	44
Average Rank	3.0	2.7	2.1	4.2	4.6	4.4

TABLE CT-6: LENGTH OF TIME ON FAMILY BENEFITS BY LOCATION OF RESIDENCE

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total (%)
Less than 1 Year	-	1	-	-	2	4	-	1	-	-	-	-	-	-	8 (7.4)
1 - 4 Years	-	-	1	-	3	4	3	5	3	2	1	-	3	2	27 (25.0)
5 - 9 Years	-	1	-	-	1	-	6	7	3	4	4	4	1	2	33 (30.6)
10+ Years	-	-	-	-	3	6	6	5	6	3	-	6	1	-	36 (33.3)
Not Specified	-	-	-	-	-	-	-	-	4	-	-	-	-	-	4 (3.7)
Total	0	2	1	0	9	14	15	18	16	9	11	5	4	4	108
(%)	0.0	1.9	0.9	0.0	8.3	13.0	13.9	13.9	14.8	8.3	10.2	4.6	3.7	3.7	

Key:
1 Ancaster
2 Dundas
3 Flamborough
4 Glanbrook
5 Stoney Creek

Hamilton -
6 West of James
7 East of James, West Emerald
8 East of Emerald, West Lottridge
9 East of Lottridge, West of Cochrane
10 East of Cochrane up to Grays Road
11 On the Mountain, East of Upper Wentworth
12 On the Mountain, West of Upper Wentworth
13 Hamilton, unspecified
14 Location unspecified

TABLE CT-7: LENGTH OF TIME RECEIVING G.W.A. BY LENGTH OF TIME RECEIVED F.B.A.

	Time on F.B.A.						
Time on G.W.A.	Never	Less than 1 Year	1 - 4 Years	5 - 9 Years	10+ Years	Not Specified	Total (%)
Less than 3 months	7	3	3	1	-	-	14 (7.1)
3 - 6 Months	14	2	5	5	10	-	36 (18.4)
7 - 11 Months	7	1	4	4	5	-	20 (10.2)
1 - 2 Years	26	1	7	9	13	2	58 (29.6)
3 - 5 Years	19	-	4	13	2	-	38 (19.4)
6+ Years	12	-	5	1	3	2	23 (11.7)
Not Specified	2	1	-	-	3	1	7 (3.6)
Total	87	8	27	33	36	5	196
	(44.4)	(4.1)	(13.8)	(16.8)	(18.4)	(2.6)	

TABLE CT-8: LENGTH OF TIME RECEIVING G.W.A. BY NEED OF ADDITIONAL ASSISTANCE DUE TO LACK OF MONEY

	Yes (%)	No (%)	Total
Less than 3 Months	10 (62.5)	6 (37.5)	16
3 -6 Months	23 (79.3)	6 (20.7)	29
7 - 11 Months	14 (87.5)	2 (12.5)	16
1 - 2 Years	27 (81.0)	9 (19.0)	58
3 - 5 Years	35 (87.5)	5 (12.5)	40
6+ Years	24 (82.8)	5 (17.2)	29
Total	153 (81.4)	33 (18.6)	186

TABLE CT-9: LENGTH OF TIME RECEIVING G.W.A. BY REQUIRE ADDITIONAL EDUCATIONAL/TRAINING

	Yes (%)	No (%)	Total
Less than 3 Months	7 (46.7)	8 (53.3)	15
3 - 6 Months	12 (46.2)	14 (53.8)	26
7 - 11 Months	6 (40.0)	9 (60.0)	15
1 - 2 Years	18 (36.7)	31 (63.3)	49
3 - 5 Years	18 (47.4)	20 (52.6)	38
6+ Years	12 (46.2)	14 (53.8)	26
Total	75 (43.9)	95 (56.1)	171

TABLE CT-10: LENGTH OF TIME RECEIVING G.W.A. BY MAJOR HEALTH PROBLEMS PREVENTING WORKING

	Yes (%)	No (%)	Total
Less than 3 Months	3 (21.4)	11 (78.6)	14
3 - 6 Months	24 (80.0)	6 (20.0)	30
7 - 11 Months	14 (82.4)	3 (17.6)	17
1 - 2 Years	36 (69.2)	16 (30.8)	52
3 - 5 Years	28 (71.8)	11 (28.2)	39
6+ Years	24 (82.8)	5 (17.2)	29
Total	132 (71.7)	52 (28.3)	184

TABLE CT-11: LENGTH OF TIME RECEIVING G.W.A. BY HEALTH STATUS SINCE RECEIVING G.W.A.

	Very Poor (%)	Poor (%)	Okay (%)	Good (%)	Very Good (%)	Total
Less than 3 Months	1 (6.7)	2 (13.3)	8 (53.3)	2 (13.3)	2 (13.3)	15
3 - 6 Months	4 (13.8)	12 (41.4)	10 (34.5)	3 (10.3)	0 (0.0)	29
7 - 11 Months	3 (17.6)	6 (35.3)	7 (41.2)	1 (5.9)	0 (0.0)	17
1 - 2 Years	6 (10.5)	26 (45.6)	19 (33.3)	4 (7.0)	2 (3.5)	57
3 - 5 Years	3 (7.3)	17 (41.5)	18 (43.9)	3 (7.3)	0 (0.0)	41
6+ Years	10 (34.5)	11 (37.9)	5 (17.2)	3 (10.3)	0 (0.0)	29
Total	27 (14.4)	74 (39.4)	67 (35.6)	16 (8.5)	4 (2.1)	188

TABLE CT-12: LENGTH OF TIME RECEIVING G.W.A. BY CHANGE IN HEALTH SINCE RECEIVING G.W.A

	Worsened (%)	No Change (%)	Improved (%)	Total
Less than 3 Months	3 (20.0)	11 (73.3)	1 (6.7)	15
3 - 6 Months	6 (20.0)	22 (73.3)	2 (6.7)	30
7 - 11 Months	7 (41.2)	10 (58.8)	- (0.0)	17
1 - 2 Years	18 (33.3)	35 (64.8)	1 (1.9)	54
3 - 5 Years	19 (46.3)	16 (39.0)	6 (14.6)	41
6+ Years	15 (51.7)	14 (48.3)	-	29
Total	68 (36.6)	108 (58.0)	10 (5.4)	186

TABLE CT-13: LENGTH OF TIME RECEIVING G.W.A. BY FREQUENCY OF WORKER VISITS DURING PAST SIX (6) MONTHS

	0	1	2	3	4+	Total
Less than 3 Months	1 (6.2)	12 (75.0)	2 (12.5)	1 (6.2)	-	16
3 - 6 Months	-	13 (46.4)	10 (35.7)	4 (14.3)	1 (3.8)	28
7 - 11 Months	-	8 (47.0)	4 (23.5)	3 (17.6)	2 (11.8)	17
1 - 2 Years	4 (7.1)	23 (41.1)	21 (37.5)	8 (14.3)	-	56
3 - 5 Years	1 (2.4)	14 (34.1)	18 (43.9)	3 (7.3)	5 (12.2)	41
6+ Years	1 (3.3)	13 (43.3)	12 (40.0)	4 (13.3)	-	30
Total	7 (3.7)	83 (44.1)	67 (35.6)	23 (12.2)	8 (4.3)	188

TABLE CT-14: MARITAL STATUS BY LOCATION OF RESIDENCE

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total (%)
Single	-	-	-	-	-	4	3	7	2	2	3	-	-	-	21 (10.8)
Separated	-	3	1	-	5	4	9	3	9	2	4	1	2	2	45 (23.3)
Divorced	-	1	-	-	5	21	13	14	13	7	5	7	3	3	92 (47.4)
Widowed	-	-	1	-	2	6	1	8	3	3	5	4	2	1	36 (18.6)
Total	0	4	2	0	12	35	26	32	27	14	17	12	7	6	194
	0.0	2.1	1.0	0.0	6.2	18.0	13.4	16.5	13.9	7.2	8.8	6.2	3.6	3.1	

Location Key: See Table CT-6 (Length of Time on Family Benefits by Location of Residence)

or

Map C-1 (Location Key)

TABLE CT-15: MARITAL STATUS BY PREVIOUS EMPLOYMENT

	Yes (%)	No (%)	Total
Single	20 (100.0)	0 (0.0)	20
Separated	36 (90.0)	4 (10.0)	40
Divorced	76 (89.4)	9 (10.6)	85
Widowed	27 (79.4)	7 (20.6)	34
Total	159 (88.8)	20 (11.2)	179

TABLE CT-16: LAST GRADE COMPLETED BY LOCATION OF RESIDENCE

Last Grade	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total (%)
No Education	-	-	-	-	-	-	-	-	1	-	-	1	-	-	2 (1.0)
1 - 5	-	-	-	-	3	2	1	7	3	2	-	1	1	2	22 (11.3)
6 - 8	-	3	1	-	2	9	12	10	8	5	8	1	5	2	66 (34.0)
9 - 11	-	-	1	-	3	16	9	11	13	5	6	5	1	2	72 (37.1)
12 - 13	-	1	-	-	2	2	-	2	1	2	-	3	-	-	13 (6.7)
Vocational School	-	-	-	-	2	2	2	-	-	-	2	1	-	-	9 (4.6)
College	-	-	-	-	-	3	2	-	1	-	1	-	-	-	7 (3.6)
University	-	-	-	-	-	1	-	2	-	-	-	-	-	-	3 (1.5)
Total	0	4	2	0	12	35	26	32	27	14	17	12	7	6	194
(%)	0.0	2.1	1.0	0.0	6.2	18.0	13.4	16.5	13.9	7.2	8.8	6.2	3.6	3.1	

Location Key: See Table CT-6 (Length of Time on Family Benefits by Location of Residence)
or
Map C-1 (Location Key)

TABLE CT-17: LAST GRADE COMPLETED BY PREVIOUS EMPLOYMENT

	Yes (%)	No (%)	Total
No Education	3 (100.0)	0 (0.0)	3
1 - 5	16 (84.2)	3 (15.8)	19
6 - 8	52 (81.2)	12 (18.8)	64
9 - 11	66 (97.1)	2 (2.9)	68
12 - 13	14 (100.0)	0 (0.0)	14
Vocational School	8 (88.9)	1 (11.1)	9
College	5 (71.4)	2 (28.6)	7
University	3 (100.0)	0 (0.0)	3
Total	167 (89.3)	20 (10.7)	187

TABLE CT-18: LAST GRADE COMPLETED BY WANT ADDITIONAL EDUCATION/TRAINING

	Yes (%)	No (%)	Total
No Education	1 (33.3)	2 (66.7)	3
1 - 5	6 (30.0)	14 (70.0)	20
6 - 8	19 (34.5)	36 (65.5)	55
9 - 11	30 (47.6)	33 (52.4)	63
12 - 13	9 (69.2)	4 (30.8)	13
Vocational School	4 (50.0)	4 (50.0)	8
College	4 (66.6)	2 (33.3)	6
University	2 (66.6)	1 (33.3)	3
Total	75 (43.9)	96 (56.1)	171

TABLE CT-19: CONDITION OF HEALTH BY CHANGE IN HEALTH SINCE RECEIVING G.W.A

	Worsened (%)	No Change (%)	Improved (%)	Total
Very Poor	18 (66.7)	8 (29.6)	1 (3.7)	27
Poor	32 (43.8)	37 (50.7)	4 (5.5)	73
Okay	19 (28.4)	45 (67.2)	3 (4.5)	67
Good	1 (6.7)	12 (80.0)	2 (13.3)	15
Very Good	0 (0.0)	4 (100.0)	0 (0.0)	4
Total	70 (37.6)	106 (57.0)	10 (5.4)	186

TABLE CT-20: CAN TALK FREELY WITH WORKER BY CONTACT WITH OTHER SOCIAL WORKERS

	Yes (%)	No (%)	Total
Yes	22 (21.4)	81 (78.6)	103
No	9 (31.0)	20 (69.0)	29
Not Sure	15 (29.4)	36 (70.6)	51
Total	46 (25.1)	137 (74.9)	183

APPENDIX D

RECIPIENT COMMENTS

Throughout the questionnaires, many of the participants added personal comments. Of the 196 returned questionnaires, 71 (36.2%) included the type of information that began the report. Following is a record of all other comments received, in order of receipt, except for the last two remarks. While this is in no way empirical evidence, it does reflect the feelings and thoughts of the women and represents the reality of their situation. Their comments should also receive consideration when discussing the study's findings, particular when we ask what will really be done as a result of this research.

1. I would like to know why, if I could find a job to suit my specific needs, I am only allowed $75.00 extra a month. It certainly doesn't give one much motivation to work.

2. I eat at my mom's sometimes on Sunday when I don't have any food.

3. I took a course in '83 (but there are) no jobs in that field ... I need a job. I enjoy working.

4. ...more money (is needed to be) given to families to compensate for inflation. We are barely given enough to get by each month.

5. I budget very carefully but if something unexpected comes up money wise, I have a rough time, especially if something breaks down. I'd like to be working. I've my name in many places and I do my job searches but I'm running out of places I'm qualified to work at. Also, I'd like to do some re-training so I'd be more qualified for a good paying job. I've been on welfare because of three operations and now need a job.

6. Because of my age (55+) no one wants to hire me.

7. ... everytime I call (my welfare worker) he is always too busy to take the call.

8. Disillusioned - Quit work to upgrade my education, now can't get a job.

9. The money is not enough for me to live on. I've been wearing the same clothes for some time. I personally think the system needs improvement, especially for people like me who went from Mother's Allowance (Family Benefits) to welfare.

10. I'd like to know when I become 60 years of age if I can apply for a kind of pension.

11. I feel because I am in my 59th year that people feel you are useless.

12. I am unhappy about my (welfare) worker changing so often. I have become comfortable with two and now understand a third one has been assigned to my case. I also believe I should be given more assistance for travelling expenses whether (to) school or (for) job searches.

13. I would love to visit my daughter and son [both out of town] or phone them but I cannot afford to. I can't find work and I can't afford to belong to the club I'd like to join. ... My welfare worker told me I could not get welfare because I was let go from a position. I called my member of parliament and was told this was not true.

14. I want to know how a person is suppose to live on $295.00 a month and keep their home (and) pay taxes, hydro, phone, food, clothes.

15. I am quite satisfied in every way with my (welfare) worker.

16. I have worked since age 16. It's normal to do so (work). ... I am very satisfied with my (welfare) worker. I can relate very well.

17. I went to Brantdale School for upgrading. I have a new (welfare) worker and never see him.

18. My health problems are due to my age, mostly. Depression sets in because there is never enough money to survive on.

19. I worked 27 years, hard, in factories. I was turned down by (Workmen's) Compensation.

20. I have always been fully employed until (the) last two years.

21. Constructive, tangible programs (are needed) for persons to leave welfare assistance and go back to work without being financially penilized. ... At times I have had to shoplift foods to live on. ... I find that if I start even a part-time job to get back (in)to the work force its impossible to just pay rent. The Welfare states if I earn over $50.00 a month some is deducted from my assistance. Yet to go to and from work, bus fare costs. Its not too encouraging to work and receive less earnings than if I were to stay in my stagnant situation. How can I do better? HOW CAN I GET OFF WELFARE?

22. Worked all my life (until recently) self-supporting since 12 years old.

23. I cannot survive on $335.00 per month. How do we buy gifts for our children? on special occasions? or buy our food and clothing? It is no wonder I am depressed.

24. I don't have any extra money to get involved in anything.

25. My bills exceed my Welfare Allowance ... (I'm left) about $20.00 per month for personal needs.

26. Tired of money earned over what I'm suppose to (being) taken away. ... Why can't there be non-profit homes (for singles)? Why is there no help for women that once their children grow up that the women can get more help ... instead they don't know where to turn. ... You get a raise of a x number of dollars and something goes up and your raise is gone. Help the women that have raised their children and gone through hell trying to make ends meet through the years. ... I'm very proud how my sons turned out. Even with their help and me home all the time, I reallly don't know how I did it (raised them). Is this how we are to end up on welfare with not much money to live on and not a proper place to live in, like a person should?

27. No one wants to hire an older person when they can get someone younger. ... I feel that people (welfare recipients) are hardly given enough money to eat and pay their bills. I don't know how people are expected to live. No wonder people are depressed and suffer from anxiety.

28. Since I am only allowed to make $50.00 extra a month - there really isn't much incentive to work part-time. I don't seem to "fit-in" any where in terms of "group activities" - such as self-help groups. ... I was a wife and mother for 20 years. I did volunteer work, but my life was mainly my family and my home. Now - I have an entirely different life style, different residence, different priorities and with no money to spend on anything except food, shelter and paying bills. ...

29. Can't find part-time work.

30. I couldn't finish public school because I had to go to work to help support the family.

31. Too old to train or get (a) job.

32. Due to my deformed ankle and bad back, I am never entirely free from pain. This is something I have to live with because the medical profession has done all it can.

33. My (welfare) worker was going to see about getting me on a disability pension but I have heard nothing further.

34. I'm nearly 60 what can I get to do?

35. They don't give older people money and help like they do for young people.

36. I was involved in a (car) accident which limits my activities.

37. Would like a bit more money, can't get along on what I get.

38. Would like to knit but cannot afford the wool.

39. I'm more a burden to my family than to the state. I couldn't eat on what I receive let alone buy such luxuries as soap. ... Try questions such as: "Are you defeated by life?", "Are you terrified of job interviews because you know you can't face another rejection?", "Are your shoes worn out?", "Do you have clothes to wear for an interview?", "Are you angry, bitter, bewildered?" Yes, I'm defeated and terrified. Yes, I have holes in my shoes and worn heels. No, I don't have proper clothes.

40. I like to work. ... I would like to get a good paying job.

41. (I would like) enough income so I wouldn't have to depend on my family so much, at times. Any help I received was from my family, mostly for food and emergencies.

42. Most people think no matter the amount of rent cost, the welfare (department) pays it. They pay a percentage toward it, and the rest comes out of the food money they provide.

43. Went back to school for upgrading my education and got my job at "x" for years and enjoyed every day of it.

44. I <u>am</u> trying to find work.

45. ... I would like to earn money of my own to feel wanted and useful.

46. No help needed (from welfare worker) because they don't do anything for you, any work.

47. As mentioned, age, does limit opportunities for employment, since my years of working were mainly in offices and I have no training or education in any other field.

48. Cost of transportation (makes it) very difficult to look for work.

49. How can I ask for more help with money when they (Regional Social Services) have so many people to look after. At least I can pay my rent and my children are trying to provide me with the food.

50. Most of my friends and family live out of town and I cannot afford to visit them. I cannot find a job.

51. My social workers and doctor have been trying for five years for a disability pension for me. My asthma goes acute at least five to six times yearly. When this happens, I spend ten days to two weeks flat in bed. No <u>one</u> will hire me under these circumstances.

52. I would like to go back to school and do grades all day and take a training course.

53. Any hobby is just too expensive. I neither drink or smoke but it is difficult at times to make ends meet.

54. School - don't know what is available for my age group.

55. (I'd like) to feel like a human being, not a low life.

56. I had raised eight children. Now I'm receiving welfare for myself and I'm only receiving $375 and I have to pay $300 for rent which only leaves me with $75 a month to live on, and I cannot make it.

57. I do not have the funds to go to school.

58. Can't live right on what you get from welfare!

59. (I'd) rather work than be on benefits.

60. Went for upgrading at Mohawk College. I really enjoy it ... (but) ... there is nothing for women my age to keep herself busy.

61. (I need) more food and clothes.

62. I think I am too old to go to school.

63. I do not get enough to live on.

64. Can't find a job.

65. Work not available.

66. I'm allergic to smoke. Saltfleet Campus (of Mohawk College) has a 95% ratio of constant smokers with no restricted areas. ... I have worked for 25 years in industry but became sick due to chemical pollutants. ... I have a grade 12 equivalent from my testing at Mohawk, however, work seems to be very scarce in the full-time field of any decent paying jobs.

67. Like to help self; (welfare) workers are no help.

68. I would like to know what this questionnaire is all about and the purpose of it, and how it is going to benefit me.

69. I hope I have helped to the best of my abilities.